

Los Altos Hills, Ca.

October 13, 1998

The Greenspan Co.  
400 Oyster Point Blvd.  
Suite 519  
S. San Francisco, Ca. 94080

Dear David:

This is an open letter to anyone thinking of utilizing the services of The Greenspan Co. for assisting them with insurance claims.

In 1996 we suffered a fire in our residence that left us in a state of shock. We were very fortunate to be introduced to the Greenspan organization after being approached by many public adjusters in the hours immediately following the event. They were professional in their approach and came across as most businesslike in conduct.

We decided to hire them as our adjusters since it was obvious the task of recovering from this loss would otherwise have been overwhelming.

We were fortunate to have Mr. David Verbits as our adjuster. David is very dedicated and attentive to details as well as being highly experienced in this specialized industry. David handled our claim with speed and efficiency while handling a myriad of concerns regarding the reconstruction process. He handled all of this in a very professional manner despite having to deal with a particularly adversarial insurance company representative.

David continued to follow through until we were once again back into our newly reconstructed residence and all final settlement issues were resolved. The quality of his service and care was truly exceptional.

Sincerely,

A handwritten signature in cursive script, appearing to read "Jack Trollman".

Jack Trollman  
13730 Paseo Del Roble  
Los Altos Hills, Ca. 94022