March 17, 1999

Mr. Scott Duval Mr. Steven Solomon The Greenspan Company 3600 American River Drive, Suite 145 Sacramento, Ca 95864

Dear Mr. Solomon and Mr. Duval:

This follows The Greenspan Company's involvement in the fire claim for our home. As you are aware, we were contacted by a lot of contractors and people leaving business cards and literature on their companies. It seemed like everyone wanted "a piece of the action."

We decided to retain your company's service because of your professionalism and we liked your overall approach. You made promises that were comforting that we would recover every penny we had coming to us under our insurance policy.

Initially, the claim representative for our insurance company seemed sincere and appeared to be watching out for our interests. It quickly became apparent that she was not accessible, did not seem to have time to address our concerns, and was clearly on her own agenda. Her attitude and the attitude of the contractor she retained towards salvaging many of the building components quickly changed when you and your experts entered the picture.

We ended up using the services of the contractor that you referred us to, and we could not be happier. He was very knowledgeable and assisted us greatly with new ideas for the reconstruction. He used quality subcontractors that treated me and my family fair from the beginning.

Scott Duval was our claim representative and was clearly keeping his promise watching out for our interests every step of the way. We recovered things we did not know we were entitled to. He turned the insurance company around and put us back on the right track.

We would also like to thank your staff at your Sacramento office, Melissa Miller and Chandra Nabors. We seemed to talk to them as much as we talked to Scott, and they were always friendly, greeting us with smiles.

Thank you for coming into our lives at a time that we were clearly in need. Your company and you individuals are to be commended.

Sincerely,

Dennis and Phyllis Blackwell 7521 Tamoshanter Way Sacramento, CA 95822

Dennis R. Blackwell

916-391-7936