

17080 Shady Lane Drive
Morgan Hill, CA. 95037
June 14, 1997

Greenspan Company
400 Oyster Point Blvd., Suite 519
South San Francisco, CA. 94080

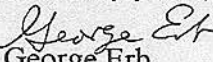
When our home was destroyed by fire, we were shocked and bewildered as to how to proceed to restore things to the way they were before this fire. We remembered that we had read some articles in the newspapers and had seen several television interviews with people who felt that they had not been fairly treated by their insurance companies. We are referring to the settlement of insurance claims after the Oakland Hills fire a few years ago.

We decided to use the services of a professional adjuster and chose the Greenspan Company to represent us as the best way to assure a fair settlement.

The people from Greenspan went to work quickly with the various contractors bidding on the building repair and getting started on an inventory of the personal property losses. They also used their experience with contractors specializing in burn repairs to assure these would be done by experienced people.

We appreciated the skills and experience of the Greenspan people in knowing how to properly attack this monstrous problem of ours. In particular we appreciated the negotiating skills of David Verbits, and his guidance on how to proceed when we had questions on various details throughout the rebuilding process.

In conclusion, it is our opinion that we got through this nightmare with a fair settlement from our insurance company, thanks to the help from The Greenspan Company.

Sincerely yours,

George Erb