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Mr. Kenneth Crown  
The Greenspan Company  
60 South Market, Suite 760  
San Jose, CA 95113-2362

Dear Ken:

The last check arrived on January 17th--the first year anniversary of our house burning down.

I think one year to get the money--far, far more than we had ever hoped for--says two things:

- 1) You are a genius;
- 2) You are a tenacious genius who kept fighting, even after I had pretty much given up hope, to get Farmers to pay every single penny we had coming to us.

And you got them to do it.

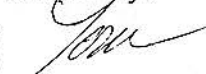
I guess the bottom line is that when we met for the first time, and you said, "This is the situation and this is what we can do for you," you did everything you said you would--and more.

I admired your professionalism as Farmers employed their delaying tactics and lies. Had I had to deal with them personally, I would have eventually either succumbed to stress or brought in lawyers, who would have taken everything Farmers owed us.

I figure that even after paying Greenspan its commission, we still came out at least \$40,000 more than we would have without you--plus the fact that you, not I, spent the hours and hours and hours documenting the claim, pointing out to them where they still owed us money, and dealing on a day-to-day basis with people who were at best, ignorant and at worst, dishonest.

Please know that we will warmly recommend The Greenspan Company whenever the opportunity arises, and our personal thanks to you for the superlative job you have done.

Sincerely,



Thomas Livingston