Mr. Bill Greenspan The Greenspan Company 400 Oyster Point Boulevard, Suite 519 S. San Francisco, CA 94080

RE: Letter of Recommendation
Fire Loss 07/16/95
CHARLES J. GOLDEN and CONSTANCE J. GOLDEN
10367 Greenwood Ct., Cupertino, CA 95014

Dear Mr. Greenspan:

Now that the apartment building has been reconstructed and we are in the process of cleaning up the legal entanglements, we want to express our satisfaction with the way you handled our case. The following points are the most salient ones that helped us avoid making the whole rebuild process the nightmare that it easily could have been.

 You started with a professional attitude and organization that laid out the immediate steps that we would have to take.

You were always available in a timely manner to answer questions and

forewarned us of potential problems.

 You made every reasonable effort to accommodate our special needs, such as obtaining cash advances so we could continue making mortgage payments and not default on our loan and getting a settlement early so our business income replacement from the insurance company wouldn't run out before the apartment was rebuilt.

· You advised us on what to look for in a contractor and how to proceed in

getting a bid.

 When conflicting information could not be resolved, such as whether code upgrades were required by the city or not, you recommended how to proceed so we wouldn't lose time in the rebuild.

Thank you again for your help in this highly stressful situation.

Chyck and Connie Golden (415) 965-4511

Charles of Golden