

Mr. and Mrs. Robert Grant
21 Camisa Circle
Oakland Ca. 510-639-0600

OCTOBER 10, 1995
OAKLAND, CA

SERVICES RENDERED

MR. DAVID VERBITS

Please allow us the opportunity to thank you for all you have done for us during the aftermath of the fire that consumed most of the upper portion of our house. We were comforted to have your support while without clothing or shelter; and, we especially appreciated the monetary advance which allowed us to focus on our misfortune and pave the way for fast and full recovery

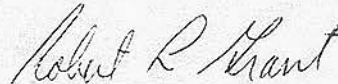
Your responsiveness did not stop there. Because the rainy season was upon us, water posed additional problems to the furniture and structure unclaimed by the fire and smoke damage. Your people quickly arranged for a tarp and temporary rebuild of our roof while we resided comfortably in a local hotel resort. Your directives got the ball rolling while we recovered from the shock.

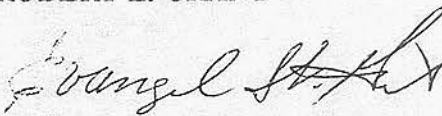
The logistical nightmare of rebuilding from a fire loss was reduced to an inconvenience as we went through the process with you and your professional network. You provided further relief when our policy needed explaining or when we needed a reassessment of damage previously hidden due to the burned clutter. A good example is our kitchen floor. Water damage caused buckling that was not apparent immediately after the fire, but grew in appearance as time went by; or our security system that had been damaged beyond repair; or expensive clothing that Evangeline has purchased over the years

We never felt that there was an antagonistic relationship between Greenspan Co. and State Farm. Because our Oakland Hills neighbors had negative experiences with their policy administrators, we surmised we would too; however, Craig Fischer from State Farm and you worked so well together that we put rumors aside and remained fully confident that our claim would be settled without incident. We wish to thank Craig for his quick redress and smooth processing of our claim.

All these factors seemed to help us to quickly return to a normal lifestyle in a home that reflected the comforts of our own while we worked toward returning to our refurbished residence. If we ever suffer again from the harsh realities of a residential fire, or have friends or acquaintances who do, we shall not hesitate to recommend Greenspan Co. as the adjusters to assist with settlement of the claim.

Many Thanks!


ROBERT L. GRANT


EVANGELINE W. GRANT

RECEIVED

OCT 13 1995