

W& J Properties
P.O. Box 9182
Canoga Park, Ca. 91309
12/19/05

Kenneth A. Elkman, J.D., SPPA
Executive General Adjuster
The Greenspan Co.
16542 Ventura Boulevard, Suite 200
Encino, CA 91436-2092

Dear Ken:

Thank you for your help as our adjuster. You enabled us to reach an optimal settlement with our insurance company related to the 7/05 arson fire of our apartment building in Studio City. Your communication with me was excellent and I felt confident that you were on top of the situation from the beginning. Thanks again for all your help in getting us through that difficult experience.

Happy holidays to you and to your family.


Joan Brosnan Skilbeck