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January 20, 1996

Mr. Dean Osborne
The Greenspan Company
400 Oyster Point Boulevard Ste. 519
S. San Francisco, Ca 94080

Dear Dean:

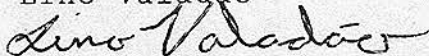
We must admit at first I was a little doubtful that hiring The Greenspan Company or any other adjusters would help our situation with the Fire to our apartments complex and our Insurence. Now that it has been 9 months past, and you have fought on our behalf every inch of the way, we don't believe we could have done it with out you.

I look forward to recommending your services to anyone who may need them.

Thank you.

Sincerely

Lino Valadao



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