



JH DESIGN GROUP

August 29, 2000

Mr. Arnie Abramson, SPPA
The Greenspan Co./Adjusters International
16542 Ventura Bl., Suite 200
Encino, CA 91436-2092

Re: Fire Loss 12-23-99

Dear Arnie:

We had a small fire in our freight elevator shaft that smoked up the whole building. We had just had a water damage loss that we had to turn over to our attorney, Steve Young, because the insurance company refused to pay us.

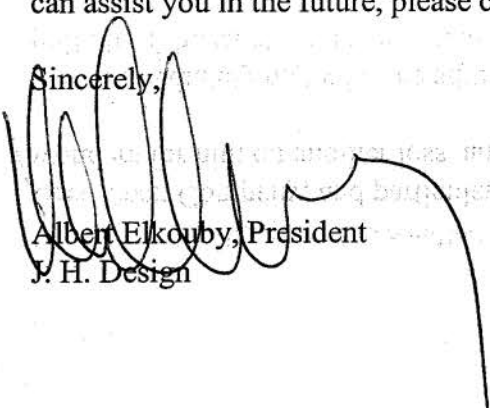
When this fire happened, we called Steve Young, and Steve told us to hire The Greenspan Company, and particularly you, Arnie. Steve told us that you had worked wonders for him on another loss, and that was all we needed to hear.

You immediately met with the adjuster for the insurance company and got him to agree to pull all of the stock as it was smoke damaged. The adjuster merely wanted to clean the stock. You would not accept this, and your method for settlement was sustained.

Had we not hired The Greenspan Company, we would have ended up with smoke damaged stock and would have had to have had a fire sale. This is not what we are in business for.

Again, our heartiest thanks and appreciation to Arnie Abramson and The Greenspan Company for taking care of our claim and seeing to it that we got a fair settlement. If we can assist you in the future, please call upon me.

Sincerely,


Albert Elkouby, President
J. H. Design