

GERARD J. KENNY
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November 2, 1994

Richard Tanitsky, SPPA
The Greenspan Company
19100 Von Karman Avenue
Suite 620
Irvine, CA 92715

Dear Richard:

Please accept my thanks and appreciation for the outstanding job by you and your colleagues at Greenspan with respect to my insurance claims on my house resulting from the Laguna Fire of October 1993. As you know, the Laguna Fire very unexpectedly forced me out of my house. From the outset I was very impressed by how you expedited the removal, restoration and appraisal of my furniture and other possessions. Even more importantly, your advice and consultation on my insurance claim for fire damage to my house was extremely helpful. To put it another way, you more than earned your fee!

Please let me know if I can be of any help in recommending you to prospective clients -- you performed well and deserve the recommendation.

Very truly yours,



Gerard J. Kenny