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20 May, 2002

Mr. Bill Rake, President
The Greenspan Co./Adjusters Int'l.
16542 Ventura Blvd., Suite 200
Encino, CA 91436

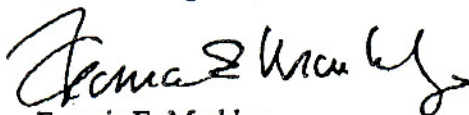
Mr. Rake,

It is an extremely traumatic experience to have a fire, with loss of home and personal property, upheaval of one's life and the subsequent process of rebuilding same. Once in a lifetime would be difficult. I, unfortunately, have had this happen twice. In 1985 I had a fire at a previous home in Palm Springs. I was fortunate enough, with advice from my attorney, to hire Greenspan and Ed Kerr to represent me with very professional care and results.

I am now entering the final phase of rebuilding as a result of the 2nd fire, this time with far greater loss to recover. I can truly state, unsolicited, that I am extremely pleased with The Greenspan Co. in the care and handling of my current loss. In particular, I would like to mention the very experienced and competent professionals who have worked with me over the last 18 months: Paul M. Migdal, Esq., General Agent, and James Warren, with whom I worked on the reconstruction phases. Also, Mr. Dick Krajnik, who worked with me on the contents inventory evaluations.

With the help of these gentlemen, this very personal and emotional event has been resolved in a calm and expedient manner. I cannot say I would look forward to doing business with Greenspan again as it would be a result of another loss, however I have the utmost praise for and would most assuredly recommend these professionals who so aptly represented my interests.

With best regards,



Francis E. Markley

cc: Paul M. Migdal, Esq.
James Warren