

AMERICAN STEEL & STAIRWAYS, INC.
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October 1, 1999

Kenneth J. Crown
Vice President and General Manager
The Greenspan Co./Adjusters International
60 S. Market Street, Suite 760
San Jose, CA 95113-2362

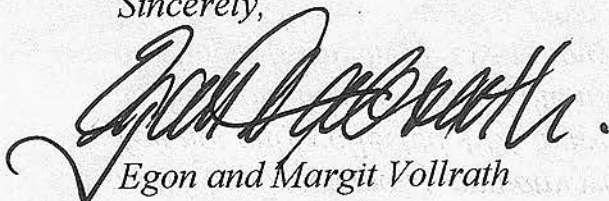
Dear Ken:

I would like to thank you and The Greenspan Co./Adjusters International for the wonderful job you did in adjusting the claim regarding the fire loss to our home. We felt very uneasy when the insurance carrier's adjuster repeatedly tried to convince us to cancel your contract. Fortunately, we didn't. We feel that signing the contract with The Greenspan Company was one of the best decisions we could have made. You not only collected 40% more than the insurance carrier initially wanted to pay us, but you also convinced the insurance company to pay us the fair rental value for our home (furnished), even though the policy only covered additional living expenses. With the additional monies from the fair rental value payment, we were able to purchase the RV we've always wanted!

We would be happy to recommend The Greenspan Company's services to anyone who may find themselves in a situation like we were in following the fire at our home. You more than earned your fee and provided us peace of mind in not having to worry about all the minute details involved in adjusting our claim with the insurance carrier.

Please don't hesitate to recommend that we be called for a referral.

Sincerely,



Egon and Margit Vollrath