

West Hills Homeowners Association  
c/o **Coast Management**  
A California Corporation  
30343 Canwood Street #203  
Agoura Hills, California 91301  
(818) 881-1500

October 20, 1995

To whom it may concern:

Our condominium, 80 units, was totally devastated during the Northridge earthquake in 1994. Our condominium is known as West Hills Homeowners Association in Woodland Hills, California.

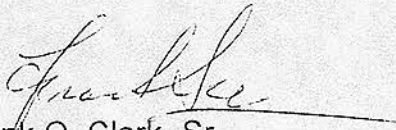
I, Frank O. Clark, Sr., at the time was President of our Association. I then became Treasurer as I felt this was the best position to be in during these very trying times.

Our Association hired The Greenspan Company to assist our association to come to terms with our insurance company which they professionally did. I am very proud that our board of directors did have the Greenspan Company to represent our 80 units.

Louis Mayeux, Frank and Gordon Scott and Brad Weyandt each in his own capacity with the Greenspan Company diligently worked on our behalf to a successful conclusion.

Yes, anyone can consider this letter a recommendation of the above gentlemen of the Greenspan Company.

Sincerely,



Frank O. Clark, Sr.  
Treasurer - Board of Directors  
West Hills Homeowners Association

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