10/03/97

Mr. Bill Burns, Regional Vice President
The Greenspan Company
3600 American River Drive, Suite 145
Sacramento, CA 95864

Dear Mr. Burns:

This letter is in reference to the services provided by your company subsequent to the fire to our home on October 5, 1996. Initially, we attempted to work with our insurance company's representative to resolve our claim. As opposed to the professional and courteous service which was promised by our insurance company, we found ourselves in an extremely adversarial position.

We had begun preparing our own inventory and our contractor was assisting us in negotiating with the insurance company. Our deepest concerns were in reference to the smoked-damaged building components which the insurance company refused to replace. This was of deep concern because of the critical asthmatic conditions of one of my family members. While the insurance company representative led us to believe that it was not negotiable and his decisions were final, upon hiring your company, we found his position to be untrue.

Your representative, Scott Duval, paid especially close attention to detail and brought to our attention items that were overlooked by us and our contractor. Mr. Duval relieved a huge burden from us and presented our claim in a detailed fashion, which I was unsuccessful in doing. This attention to detail also became evident in the inventory process, which I had not realized was a very time consuming process.

The inventory services your company provided were worth the fee your company charged alone. The increased settlement amounts which Mr. Duval secured for us were just an added bonus. Additionally, Mr. Duval successfully negotiated the retention of many salvageable items with the insurance company.

Upon your company's completion of the inventory, it became evident that we would not have put the energy and research into the inventory that your company did. As Mr. Duval advised, if we had attempted to complete the inventory process ourselves, we would have invariably underestimated items and turned in an incomplete inventory.

I would also like to stress that the manner in which you collect your fee posed no problems for us. This was in light of the fact that you only received payment when we received payment.

I would highly recommend the services of your company to anyone in need of claims service. It became all too apparent that our insurance company was taking advantage of our inexperience in dealing with the multitude of issue that arose. Thank you again for the assistance of your company and specifically, the exceptional service we received from Mr. Duval.

Sincerely,

Patricia Boutte

Patricia S. Boutte
1131 Sweetbrier Place
Manteca, CA 95336
(209) 239-9159

cc: Scott Duval, The Greenspan Company

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