

U.S. TRUST COMPANY, N.A.

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U.S. TRUST

December 13, 2002

Mr. Kenneth Crown
The Greenspan Co./Adjusters International
60 South Market Street
San Jose, Ca 95113-2362

Dear Ken:

Giuliana and I wanted thank you for your assistance in helping us settle the insurance issues that arose from the water damage in our home. As you know, our insurance carrier sent many mixed and conflicting messages during the process and became increasingly complicated to deal with as our discussions wore on and as the scope of repair expanded.

It was clear to me early on in our discussions with them that the negotiations would require a significant amount of time and expertise, neither of which I had. Having you take charge of the discussions, especially as they related to revising the scope of repair and mold remediation, turned out to even the playing field. Having your "experts" challenge their "experts" about their repair assumptions and cost estimates helped "keep them honest" and allowed us not to be "bulldozed."

While I realize that you do not regularly involve yourself in residential insurance adjustment, we are highly appreciative of your services in helping us rectify our situation.

Please, feel free to use me as reference. Again, many thanks.

Best,



David Fann