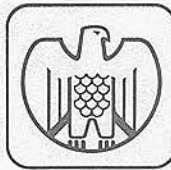


**Hemet Federal Savings**  
AND LOAN ASSOCIATION



June 10, 1982

To Whom it May Concern,

Our Association contracted the firm of Sidney Greenspan and Company to represent us following a fire in December, 1981, which severely damaged our home office.

We received very professional and extremely helpful services from the company, through the representation of Darryl Mirsky who acted as our adjuster representative. I worked with Darryl for the months necessary in arriving at acceptable settlement.

We are glad to give our unreserved recommendation to anyone considering using the services of Sidney Greenspan & Company.

Chester C. Gilbert  
Senior Vice President  
Support Services

CCG: jr