

February 16, 1990

The Greenspan Company
400 Oyster Point Boulevard
South San Francisco, CA 94080

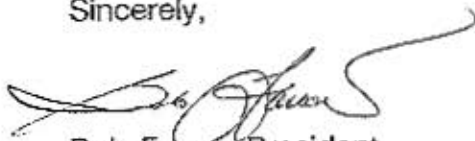
Dear Randy,

I would like to thank you for all your help during a very stressful time after a fire destroyed my restaurant, the *Shaw Avenue Refectory* on July 13, 1988.

The fire involved hundreds of thousands of dollars worth of antiques and special equipment that otherwise would not have come up to the full contract value had we tried to attempt this alone. It was because of your staffs' competency and experience in negotiating and dealing with insurance fire losses, you were successful in finalizing a very sophisticated loss.

It is my sincere thanks and gratitude that you were able to make the contract execute properly and in fact most likely in the best estimate, you saved us \$80,000 of which I would not have been able to recapture myself in negotiating the insurance contract. I would highly recommend Greenspan to anyone who needs your services and I thank you again and your staff for a most personal, professional and prompt execution of a very complicated task.

Sincerely,



Bob Farrar, President
Shaw Avenue Restaurant Corporation
Chapter President

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