

[Faint handwritten signature]

February 24, 1997

Mr. Harold Meschel
The Greenspan Company
400 Oyster Point Blvd. Suite 519
South San Francisco, CA 94080

Dear Harold,

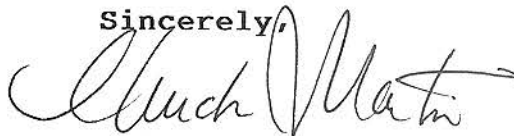
Marc and I want to thank you and The Greenspan Co. for the excellent service we received.

You and The Greenspan Co. have demonstrated your knowledge of insurance policies and claims and your efforts and professionalism saved us a great deal of work and stress.

Once, again thank you. Our gratitude and professional respect for your performance can never be enough.

If you ever need a recommendation, please do not hesitate to contact our office.

Sincerely,



Chuck Martin