



July 14, 1995

Kenneth Crown
The Greenspan Company
400 Oyster Point Blvd., Ste. 519
So. San Francisco, CA 94080

Dear Mr. Crown:

It gives me great pleasure to write this letter of recommendation to you for the outstanding service that you and Chris Glenister provided in the negotiations for my Third Party Claim against Glacier Ice. Since my insurance carrier had denied coverage, I assumed I would never have collected these proceeds and would eventually have had to litigate through the courts. However, your firm was successful in negotiating a compromise settlement with Glacier Ice.

I was extremely impressed with how you and Chris evaluated my loss of income claim and responded to the questions raised by the experts retained by Glacier Ice. I certainly could not have handled this claim by myself and would highly recommend your firm to any potential clientele. I wish you the best of luck in your future endeavors in San Diego. I know you will be in successful in San Diego as you were with my claim.

Please send my best to Chris Glenister. I know that he had a tremendous amount of input in putting together the business interruption claim along with Shellie Landa of your office.

Sincerely,

Stogd A. Lawrence
President