

SELF-SERVICE FURNITURE, INC.

Washington, Montana, Idaho, Oregon, Wyoming & California

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To whom it may concern:

11/11/91

In November of 1990, our retail furniture store and attached warehouse in Antioch, CA burned to the ground. I was immediately contacted by several Public Insurance Adjusters. Our insurance policy provided for complete replacement at current replacement costs. Because of this, my original opinion was that I did not need the help of an adjuster to collect from my insurance company. Naturally, I was also reluctant to pay an adjuster part of the insurance proceeds.

I had several meetings with Bill Greenspan during which he tried to convince me of the value of the expertise and efforts of THE GREENSPAN COMPANY. I still hated to part with the fees which I would have to pay, but I gradually came to the conclusion that the insurance negotiations and results thereof were just too important to my company to take a chance that we might make a mistake through lack of professional counsel.

I reluctantly decided to hire a Public Adjuster. A check of my contacts within the furniture industry and through our law firm quickly resulted in a universal verdict: "If you decide you need a Public Adjuster, THE GREENSPAN COMPANY is the one to use. They're the best!"

One year later, I can say without hesitation that the decision to hire a Public Adjuster, and to have it be THE GREENSPAN COMPANY was a good one. Bill Greenspan and his company have done an excellent job of representing my company. Bill made sure that we got all that we were entitled to, and more. His negotiating talent and advice regarding both our stock and the building itself helped us recover funds from the insurance company on several major items which were definitely in "grey areas" of the policy.

I would sincerely recommend THE GREENSPAN COMPANY to anyone faced with a large or complicated insurance claim. Their efforts, advice and support were invaluable to me. They earned their fees many times over.

Cordially,



Terry Griner
President,
Self Service Furniture