

RUBIN PACHULSKI DEW PROPERTIES, LLC
Real Estate Acquisition and Finance

October 26, 1999

Mr. Arnie Abramson
The Greenspan Company

Recently my wife and I had a major damage-causing flood in our house. The insurance companies caused a great deal of difficulties in dealing with our flood loss, and so we turned to Arnie Abramson of the Greenspan Company to handle our claims. He handled our claim in an efficient, timely and most professional manner, and to our complete satisfaction.

In the future, if I can help you secure business in any way, please do not hesitate to call me.

Very truly yours,



A. STUART RUBIN

ASR:smb

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