

March 1, 1996


The Greenspan Company  
400 Oyster Point Blvd. Suite 519  
So. San Francisco, CA 94080

Gentlemen:

When my husband and I lost a building in our shopping center to an arson fire in August 1994, we were contacted by Mr. Robert Crown who thoroughly convinced us that we needed your company's help. Mr. Kenneth Crown then became our adjuster. Ken is a very knowledgeable person on all phases pertaining to reconstruction and found numerous items to which we were entitled but never would have realized. We feel strongly that we recovered far more money with Ken working on our behalf than we ever could alone.

We sincerely thank the Crown brothers and all those in your office who gave us such prompt and efficient service. We naturally hope that this never happens again, but if it should, we would not hesitate to call on your company for help.

Sincerely,



Bernard and Jean Kreft  
2486 W. Menlo Avenue  
Fresno, CA 93711

cc: Mr. Kenneth Crown