April 21, 1999

Mr. Eric Jayne
The Greenspan Co.
3600 American River Drive, Suite 145
Sacramento, CA 95864-5921

Dear Eric:

We would like to thank you so much for all your help. It was a difficult time for us but we appreciate everything you did to help us get through all the inventory items. You always took the time to give explanations, keep us informed, and return our phone calls. While we would not wish this situation on anyone, we would strongly recommend you to someone else.

Sincerely,

Tom & Mary Karagounis

April 21, 1999

Mr. Scott Duval
The Greenspan Co.
3600 American River Drive, Suite 145
Sacramento, CA 95864-5921

Dear Scott:

We would like to thank you so much for all you did for us. We appreciate all of the phone calls and how you always kept us informed. We feel as though you went over and above what was required. After we had the fire in our home we had no idea how to go about figuring out what to do. Once we met you we felt confident that you could help us. Now that our case is close to being finalized, we see how hard you worked to make things happen. While we would not wish this situation on anyone, we would strongly recommend you to someone else as a public insurance adjuster.

Sincerely,

Tim & Mary Karagounis