

260 Ripley Street
San Francisco, CA 94110
March 11, 1990
(415) 824-3757

Bill Greenspan
The Greenspan Company
400 Oyster Point Blvd.
South San Francisco, 94080

Dear Bill:

We wanted to take this time to thank you for your services on our behalf. Thanks to your conscientious work, we feel certain that our claim and subsequent settlement from the insurance company, is not only fair, but more than adequately provides for us to reclaim and replace our house and personal belongings lost in the fire.

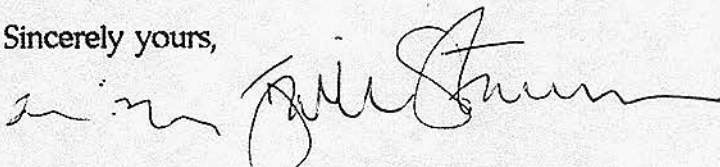
When we first met, we wondered if we really needed a public adjustor. Now we know; we did. To think that we could have blindly acquiesced to an adjustment figured by the insurance company's adjustor makes me uncomfortable. You helped save us when it came time to properly assess the specific losses involved with our dwelling. How would we have known exactly what or how many floor joists we had? How would we have known that our "lath and plaster" walls would affect our claim in a different way than "dry wall"? How would we have known that the insurance company would (unintentionally) miscalculate the number of 2"x 4" beams we had in our upstairs living room?

Not only did you save us when it came to our home, but you also helped us immensely when it came to the inventorying of our possessions. Jimmy Patterson, your associate, showed patience and professional concern during his frequent visits.

The hassles that you saved us from going through, by working on our behalf with the insurance company, made our lives that much smoother in a difficult time. One thing that we will always value is your response when asked, "Will you please answer one more question?"; each time you gladly say, "I'll answer as many as you like."

Bill thanks again. We will take you up on your offer to review our new insurance policy for our home.

Sincerely yours,

A handwritten signature in dark ink, appearing to be "Tom Meyer and Julie Stevenson", written in a cursive, flowing style.

Tom Meyer and Julie Stevenson