March 1996

TO WHOM IT MAY CONCERN

In the spring of 1992 we hired The Greenspan Company to represent us as our public adjusters after losing our home in the Oakland Hills firestorm.

Now, at the completion of the lengthy process of agreeing a settlement with our insurance company, State Farm Insurance, we continue to be very satisfied with that decision.

Bill Greenspan and Frank Candido both worked on our claim at different periods, with Frank handling the bulk of the detailed negotiations with State Farm.

We have always been particularly appreciative of Bill's professionalism. He was responsive to our concerns and always went to pains to ensure that we had the best information available for evaluating our options at critical stages of the process, including obtaining consultations from professionals with specific, relevant expertise. We are confident that his extensive knowledge and concern for our best interests allowed us to make the best representation of our claim.

We do not believe that we could have obtained as favorable a settlement had we not had the Greenspan Company to represent us. Certainly, we were spared much anguish and aggravation by putting our claim in their hands and as a result we were able to save our energy for the demanding process of moving ahead in the rebuilding of our home.

Delia Risbrough

Delia Risbrough

Neil Osborne

Neil Osborne

1120 Besito Avenue
Berkeley, CA 94705
(510) 644-4445

1122 Besito Avenue
Berkeley CA 94705

March 10, 1996

Bill Greenspan
The Greenspan Company
400 Oyster Point Blvd., Ste. 519
South San Francisco, CA 94080

Dear Bill,

RE: Fire loss claim, 1122 Besito Berkeley - Osborne / Risbrough

After due consideration of State Farm's current position and your review of the various options available to us and their potential costs and benefits, we have, albeit reluctantly, decided not to proceed further with our claim.

We have been very appreciative of your efforts on our behalf and would be happy to act as a reference.

Sincerely,

Delia Risbrough Neil Osborne

Delia Risbrough and Neil Osborne
(510) 644-4445