Cosentino, Inc.

P.O. Box 945
Malibu, CA 90265
Phone or Fax (310) 456-3223

October 30, 1995

Mr. Paul Migdal
The Greenspan Co.
3600 Wilshire Blvd., Suite 300
Los Angeles, CA 9010-0025

Dear Paul:

Enclosed are copies of the two checks sent to us by National Flood. Also enclosed is a check to The Greenspan Company for ten percent of the total recovery.

Once again, I speak for my entire family when I sincerely thank you and The Greenspan Company for your tireless and dedicated efforts on behalf of the Cosentino family. Should we need assistance with any future claims, I can assure you that you will be the first person I call. Also, you can rest assured that we will not hesitate to recommend The Greenspan Company to any friends who may need your services.

Respectfully,

Marco A. Cosentino
Cosentino, Inc.

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P.O. Box 945
Malibu, CA 90265
Phone or Fax (310) 456-3223

May 18, 1995

Mr. Paul Migdal
The Greenspan Co.
3600 Wilshire Blvd., Suite 300
Los Angeles, CA 9010-0025

Dear Paul:

I just wanted to thank you and The Greenspan Company for adjusting our flood insurance claim.

As you well know, it has been a trying last couple of months. Our family has struggled to get the pieces of our business and our lives back together. It was comforting to know that while we were concentrating on repairing our damaged store, you and The Greenspan Company were representing our best interests to National Flood. Furthermore, it was nice dealing with someone who I knew was on our side, rather than an adjuster appointed by National Flood.

I know that your experience adjusting insurance claims allowed us to be fully and fairly compensated for our loss. I'm not sure that I, even as an attorney, would have been able to recover all that we were entitled to under the policy.

Finally, I thank you for your sincerity and patience during this difficult time. I look forward to reading the book which you recently sent me, and hopefully, you could join us for a sail sometime.

Respectfully yours,

Marco A. Cosentino
Cosentino, Inc.