

August 10, 1994

Mr. William V. Greenspan, SPPA The Greenspan Company 400 Oyster Point, Suite 519 South San Francisco, CA 94080

Dear Mr. Greenspan,

We are writing to thank you for your valuable assistance as our adjuster during the past 8 months.

We were very impressed with yourself and your staff of experts, all of whom were extremely efficient, helpful, and courteous. We were particularly impressed with Ms. Shellie Landa, CPA, with whom we worked closely regarding the financial aspects of the claim. We always felt secure knowing that our interests were well protected and that as a result the settlement we received was fair and arrived in a timely fashion.

We are pleased to say that we never once had reason to regret our decision to hire The Greenspan Company and we would not hesitate to recommend your company to any individual or business in need of your services.

Once again, thank you for guiding us through our insurance claim with confidence and utmost professionalism!

Sincerely,

John Flow Pand Yesley Gentards

Helene F. Sobol and Lesley Leonhardt Owners and Directors, Images of the North