

Randall H. Radcliff
7 Cozumel Court
Foothill Ranch, CA 92610

August 5, 1994

William J. Burns, SPPA
Regional Vice President
The Greenspan Company
720 Howe Avenue, Suite 106
Sacramento, CA 95825

Dear Bill:

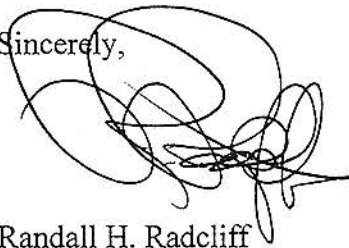
Thank you for your outstanding work and reliable communication over the past several months as we conclusively settled our fire loss insurance claim. Additionally, I was continuously impressed with the dependable follow-thru, results oriented attitude, and professionalism of Linda Bailey.

Clearly the differentiating qualities of the Greenspan Company, that I witnessed, balance the playing field for policy holders interested in obtaining a fair and equitable insurance adjustment of their loss.

Although my desire is to never require the services of Greenspan again, I will be happy to serve as a strong reference for any prospective client who faces a similar misfortune.

Keep up the great work!

Sincerely,

A handwritten signature in black ink, appearing to be "Randall H. Radcliff", written over a large, circular scribble.

Randall H. Radcliff