

May 9, 2006

Gary W. Johnson, Co-Chairman
The Greenspan Co./Adjusters International
Heritage Office Park
11875 Dublin Blvd, Suite #D179
Dublin, CA 94568

Dear Gary,

As you all to well know, we are a small government agency that suffered a major loss when one of our newly renovated buildings was destroyed by fire and an adjacent building housing our staff was severely damaged.

Immediately thereafter, we examined our insurance policy and found its complexity to be somewhat daunting. In addition, we were in the throes of finding temporary space for displaced staff to ensure no disruption in services. To say the least, we were a bit overwhelmed.

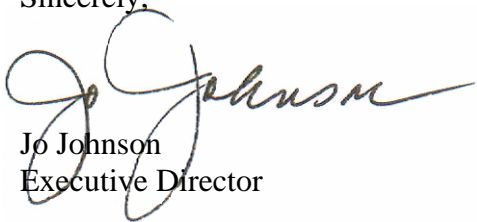
Within a week of the fire, your organization contacted us. We certainly liked what you said, but being cautious, we checked references. Hearing nothing negative, and recognizing that a big burden would be lifted from us, we consummated the contract.

As with any contractual relationship, there can be differences of opinion along the way. However, the proof is in the final outcome and the Fresno-Madera Agency on Aging is satisfied.

We would not have achieved the settlement without Greenspan and would recommend your services to others.

Again, thank you and best wishes.

Sincerely,



Jo Johnson
Executive Director