



Spectrum Custom Design Inc.

Cabinetry • Wood • Laminate • Kitchen & Bath Designs

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65242 San Jacinto Lane
Desert Hot Springs
CA 92240

January 20, 2006

Mr. Kenneth A. Elkman, J.D., SPPA
Executive General Adjuster
The Greenspan Co./Adjusters International
16542 Ventura Boulevard, Suite 200
Encino, California 91436-2092

Dear Ken:

I am writing on behalf of my father, brother and me to express our appreciation for your efforts on our behalf in the adjustment of our recent fire insurance claim. Without your help we would have been lost.

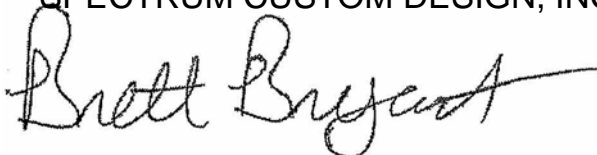
You proved the value of your services at least two ways. The amount you recovered from the insurance company was far greater than we could have gotten on our own and you freed us to concentrate on quickly getting back to business and supplying our customers.

No matter that your company is headquartered in Encino; you responded to us as though you were located just down the street. You were always there, no here, for us. You met with us to review all aspects of our claim when others might have explained things over the phone. Your personal attention and sincere concern for our well-being is truly unique.

Please feel free to refer to us anyone who may be considering using your services. We will be glad to give you our highest recommendation.

Very truly yours,

SPECTRUM CUSTOM DESIGN, INC.



BRETT BRYANT
Vice President