

September 7, 2005

To Whom It May Concern:

RE: Greenspan & Company

I am an Owner, Board Member and Manager of the above-captioned Condominium Complex.

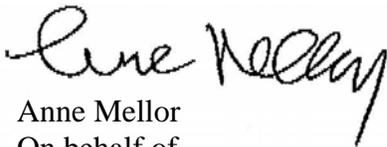
We experienced two (2) severe Hurricanes during September 2004, and the devastation was overwhelming. We were lucky enough to meet John Hartshorn of the Greenspan Company and they handled all our insurance claims. Their competence and expertise were evident from the start and all the Owners and myself are of the opinion that they were able to reach a settlement with our insurers for at least 30% more than we would have gotten should we have handled the claim ourselves.

In a time of devastation and confusion, the employees of Greenspan and Co. provided us with organization, assurances and compassion to get us through the most difficult of times.

They handled many claims in the Freeport area and all who used their services were more than pleased at the results they produced.

Should you need any further information, please do not hesitate to call me on my Vonage phone (702) 966-0350.

Sincerely,

A handwritten signature in black ink that reads "Anne Mellor". The signature is written in a cursive, flowing style.

Anne Mellor
On behalf of
Port of Call Condominium
Association, Phase 2