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(510) 654-2300

June 13, 1992

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

Dear Bill,

Although I am now retired, having been a physician for fifty years, and having dealt with innumerable consultants, I regard you and your company as essential consultants for a very complex problem.

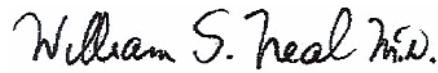
Unfortunately, we were victims of the Oakland Hills Firestorm of October 20, 1991, along with 3,350 other homes. Our unique home and priceless contents were totally reduced to ashes.

Your represented us in perfectly professional manner and succeeded in getting us a totally fair settlement of our large claim.

You have specialist knowledge in a unique field of economics. I could not have done this by myself. I needed and appreciated your help and kindness.

I congratulate you, and I congratulate myself in knowing enough to know I needed help.

Sincerely,


William S. Neal, M.D.

PS: You know, and I know, that we would have been grossly hampered without the perseverance of my talented wife, Natalie. In six and a half months of painful writing, and with a remarkable visual memory, she created a credible "architect's drawing" that was confirmed by an inspection of the foundation. She conveyed needed information to your very skilled contractor who completed a scope for the insurance company.

She also listed contents and treasures in the hundreds, room by room, wall by wall - painful procedure. Your staff put this on forms acceptable to the insurance company - not a small task.

With all of your photos gone, she researched the name and location of the son-in-law of the original owner (all dentists.) His family reviewed their slides of gatherings and presented us with undisputed proof that the insurance company's adjuster erred in saying we had an "average" house. We proved in color that inside and out, it was a superb one level home of finest redwood and craftsmanship.

WSN/np