Provident Financial Management

10345 WEST OLYMPIC BOULEVARD, LOS ANGELES, CA 90064-2524 TEL 310-282-0477 • FAX 310-282-5199

October 31, 1996

The Greenspan Co. 16501 Ventura Blvd., #410 Encino, CA 91436

I would like to thank you for everything you did in assisting us with the settlement of our client's insurance claim for the fire damage to his residence in Malibu, California. The assistance of yourself and the other personnel at Greenspan Co. was invaluable and we truly could not have accomplished the favorable results that we achieved without you. It would be my pleasure to recommend you and your company to anyone else who has needs for assistance in settling insurance claims.

Sincerely,

Michae Rutman

MR/ps