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November 18, 2004

Bill Greenspan  
The Greenspan Co. / Adjusters International:  
400 Oyster Point Blvd., Suite 519  
S. San Francisco, CA 94080

Dear Bill:

Thank you for all the hard work you have done for Creative Tile Inc. I have enjoyed working with you. You have been extremely consciences and detailed in handling our claim. We had a lot at stake after our building caught fire. We had over \$1,200,000 worth of lost inventory over \$800,000 worth of building damage not to mention all the property inside as well as restoration, cleaning and storage. With all that money to be lost, it was a great comfort knowing you were taking care of all the details. This allowed me to concentrate on building the business back up.

It was imperative that we had cash flow during this process. I appreciate that you were able to get that cash flowing from the insurance company as quickly as you could. We could never have stayed in business if it weren't for that.

This has been a difficult process. It's not everyday that your business catches fire. Without experience in dealing with this kind of matter I never would have been able to recover the costs from the insurance company that I have. Because of your professionalism and expeditious manner we have come through this and are on our way back to success.

Thank you for all you have done. And thank you for offering the extended customer service to review our future insurance policies to insure we are properly covered.

Sincerely,

A handwritten signature in black ink, appearing to read "Jared Hawkins".

Jared Hawkins  
President