Stanislav Grof, M.D.
38 Miller Ave, PMB # 216
Mill Valley, CA, 94941

Ken Crown
The Greenspan Company
2 North Second Street, suite#1215
San Jose, CA, 95113

Mill Valley, CA, May 6, 2003.

Dear Ken,

we would like to let you know how deeply we appreciate the invaluable help you have given us during the more than two years of tedious and challenging negotiations with State Farm Insurance Company related to the devastating fire of our Mill Valley house.

As you know, we contacted you at the warmest recommendation of our dear friends Luigi Carlino, famous screenplay writer and Hollywood film producer, and his wife Jill, whom you had helped under circumstances similar to ours. At the time we first called you, we were in a desperate situation, when our initial negotiations with State Farm reached a hopeless impasse. The insurance representative handling our case left a message on our telephone voice mail that they found a solution for our problem.

The alleged "solution" was that State Farm found a contractor, who gave the insurance company an estimate for rebuilding of our house that was approximately half of the estimate we had ourselves received from two independent contractors. The telephone message further stated that the check for this amount was already in the mail and that the insurance company considered this matter to be settled. The insurance representative clearly felt that this was an acceptable handling of our

situation and did not think that this matter deserved a personal discussion.

It was due to your expertise, dedication, and perseverance that the insurance company had to agree to pay more than $ 200,000 above the original offer. We are also convinced that without your help, we would not have been able to receive the maximum compensation for the loss of the contents of our house, in spite of the fact that our loss exceeded that amount.

We have been deeply impressed by the amount of your detailed correspondence with the insurance company, the number of phone calls, prompt responses to our inquiries, and personal visits involved in this process. Our East Coast friend, a lawyer specializing in insurance cases, who monitored your correspondence with State Farm, told us how much he admired your work and felt that, besides providing technical expertise, it was on a par with the best legal help we could get.

After our experience with State Farm, we recommend that everybody, who has suffered considerable property damage, should seek the help of an experienced adjuster. More specifically, after having benefited so much from the work you have done on our behalf, we would emphatically recommend your services to all your potential clients and would be more than happy to serve as personal reference whenever you could use it.

With warm regards,

Christina Grof

Stanislav Grof, M.D.