

Sept 13, 1994

Dear Frank,

We have been wanting to write this letter for some time now. But we find ourselves doing other things around here, mainly trying to stay afloat.

It is hard to believe that it's been 5 months since the fire. After the fire, we thought for sure by this time the house would have already been started. Even with the possibility of moving in by the first of the year. How things can change to diminish those possibilities is almost unreal. Never did we dream this would turn out like it has. It has made us realize that insurance companies aren't there for us, when we really need them to be. They can also make your life very unsettling on top of everything else that is

going on. When they look at us as the ones who started this fire, it really hurts. Especially when we know we haven't done anything wrong except trust our insurance company to help us.

It hurts to look at our photos we do have of what we once had 5 months ago. All the work we had accomplished in 5 years is gone. The thought that everything we had collected in 20 years is gone. Now we have to start over the best we can. It was a home that was a challenge to fix up and create a home we enjoyed. All the added touches that are so different from any other home. Eventually we will rebuild.

Frank, you have been very helpful to us in these past 5 months. We have called you many times to see how things are going. We know you are doing your best for us, even if we can't see it at times. You are always reassuring us that things are moving along. It is hard for us when we don't hear anything for a week or two. It would be easier if we were use to living like this. So we call to inquire what's going on. We know that we could not have done with this on our

own. It would have been to over-
whelming. There are so many ins and
outs of insurance we don't know. It is
A good feeling to know your working
for our best interest. We know we had
made a very good decision when we
hired your company, and have you on
our side.

Frank, I want to say Thank
you for bring in San Francisco when
they took my statement under oath.
It was very comforting that we
had our lawyer Marcus and you
there. It was an experience I
hope to never encounter in my life
again.

Frank, Thank you for your hard
work and reassuring us when we do
call you. We also want you to know
that we would not hesitate to Re-
commend you and Greenspan. We
know that we wouldn't have been
able to accomplish all that you have
done for us. It would have been
A lot more difficult for us.

We don't know how much longer
this will go on. We do know you're there
for us and that is very reassuring.
Thank you again Frank.

Sincerely yours,
Henry A. & Beulah Pettier

Sept 9, 1994

Dear Ann Marie,

This letter is overdue to you. And there are no excuses for my not making the time.

In our life we always hear or read about tragedies happening to other people. We never dream it could happen to us. Well it did happen to us and what a feeling of not knowing what to do, where to go, or what happens next. Such an awful feeling to have. I know now how those other people feel, who have gone through tragedies like this in their lives. And in time things do get back to normal. There was a time after the fire, that I thought it would be very difficult to get through the personnel properly by ourselves. Especially not knowing how to price things or what

the real value maybe of what we had.

We want to say Thank You Ann Marie for your help and support. It would have been very rough for us to do this on our own. You were a great relief to us. It was as if a big weight was taken off our shoulders. There wasn't that feeling of helplessness once you starting working with us. That's when we knew we would make it through this to the end.

Anne Marie, I want to Thank you for taking your time to listen, care and help us. I know it was part of your job. What I really saw in you is a person who cares what people are going through. You give more than what your job ask for. You also give a part of yourself in your caring. You cared enough to let us know you are concerned with what we were going through. We enjoyed working with you. And your presence here was very much welcomed. Of all that was going on, I never felt rushed to get the work completed. We put our own time limits on ourselves. And I know there were times where we pushed on you to get this finished. It was that we want to get on with our lives again. It may take longer than we first expected. But one thing is for certain, we will make it through this situation.

With all that we have gone through so far, we would feel very good about recommending you and Greenspan.

We want to say again, Thank You AnneMarie for your help and work. And if you ever in our area, please stop by to see us.

Sincerely Yours,

Beryl S. Bellon