



FACCIOLA MEAT CO

November 16, 1995

Mr. William V. Greenspan
The Greenspan Company
400 Oyster Point Boulevard, suite 519
South San Francisco, CA. 94080

Dear Bill:

I cannot say enough to express my satisfaction with you and The Greenspan Company.

It is very rare when one is able to work with someone who is as detailed and professional as you and your firm. Needless to say I am extremely pleased with the way you have handled our claims. I am sure we would not have been as successful as you have been in obtaining fair and equitable compensation from our insurance carrier.

Thank you again for a terrific job. It is a pleasure working with you and The Greenspan Company.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Facciola". The signature is written in a cursive style and is positioned above the printed name.

Robert M. Facciola
President, CEO