Hills, Renaut, Homen & McCormick ACCOUNTANCY CORPORATION

516 WEST SHAW, SUITE 108 / FRESNO, CA 93704 / FAX (209) 226-1915 / (209) 226-7500

Harry W. Hills, Jr., C.P.A.
Derek A. Renaut, C.P.A.
Robert E. Homen, C.P.A.
Michael K. McCormick, C.P.A.
Richard T. Hughes, C.P.A.
Robert L. Wiebe, C.P.A.
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Berta Ibarra, C.P.A.

November 22, 1988

Randolph H. Goodman
The Greenspan Company
400 Oyster Point Blvd.
South San Francisco, CA 94080

Dear Randy:

It is with great pleasure and admiration that I write this letter to express our gratitude and professional respect for your performance in effecting a most favorable settlement for our valued client, San Joaquin Valley Dairymens Association, in your efforts as their public adjuster.

As you are aware, following the devastating fire in SJVDA's Newman processing facility, our client and this office were approached by numerous public adjusting firms interested in being involved in the loss preparation. After careful scrutiny and a lengthy interview process including numerous presentations to SJVDA's Board of Directors, it was decided to employ The Greenspan Company.

The professional manner your firm demonstrated in the skillful preparation and negotiation of our client's claim far exceeded both our and their expectations. The real and personal property documentation was a work of art. Furthermore, The Greenspan Company's accountant, Shellie Landa, devoted a tremendous amount of time in the research, understanding, and overview of our client's business operations so as to be in a strong and well informed position to best present the business interruption claim. In working with you, Randy, it was obvious that your personal direction and application of the insurance policy provisions, along with your accountant's talent, was a combination that effected a settlement that not only far exceeded our expectations, but was six times the amount the insurance company had reserved for our clients loss.

Finally, we would like to note that our firm has recommended you on numerous occasions to other clients since this first experience, and the results of your involvement have been equally rewarding.

On behalf of our staff and our clients, we once again thank you personally for a job well done.

Best regards,

HILLS, RENAUT, HOMEN & MCCORMICK

Richard T. Hughes

Richard T. Hughes, C.P.A.

RTH/js

DAIRY PRODUCTS

VALLEY QUEEN
BRAND

San Joaquin Valley Dairymen

A Cooperative Association
1155 Pacheco Boulevard - P.O. Box 2198
LOS BANOS, CALIFORNIA 93635
Telephone (209) 826-4901

December 23, 1988

Mr. Randy Goodman
The Greenspan Co.
400 Oyster Point Blvd., Suite 210
So. San Francisco, CA 94080

Dear Randy:

Thanks very much for the basket of assorted goodies. My wife and myself greatly appreciated your thoughtfulness.

We, at San Joaquin Valley Dairymen, thank you and your staff for handling our fire claim in such a fine manner.

May 1989 be kind to you both.

Sincerely,

John D. Aalberts