Lakeview Community Apartments

333 Cinnamon Dr. #265 Lemoore, CA. 93245 (559)924-6464 (559)924-9262 FAX

July 21, 2004

Mr. Kenneth Elkman The Greenspan Co./Adjusters International 16542 Ventura Boulevard, Suite 200 Encino, CA 91436-2090

Dear Kenneth,

I would like to take this opportunity to thank you for the unlimited help in which your firm conducted the insurance negotiations on the tragic fire of July 4, 2003. You were always accessible and responsive to our needs. The professional manner in which you managed our claim was appreciated by all of us.

It has been a pleasure to have worked along side you during this difficult period. I wish you every success in the future.

Sincerely,

Hy Gendloff Owner/Rep

M genellott