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The Greenspan Co./Adjusters International 400 Oyster Point Boulevard, Suite 519 South San Francisco, CA 94080

My heartfelt thanks to you and The Greenspan Co./Adjusters International.

I know we have some more work to do on recapturing depreciation, etc., but hats off to you all for a patient, thoughtful and well executed campaign in bringing the carrier and their adjustors to a reasonable meeting of the minds...and the check is no longer in the mail.

You are all real pros and it is a pleasure to work with you.

Cheers,

Michael P. Merrill