Ken Terry M.S.W. M. Div.

Licensed Clinical Social Worker

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(415) 465-6322

Oct 17,1990

The Greenspan Company 400 Oyster Point Blvd So. San Francisco, Ca 94080

Dear Frank Greenspan

I want to thank you, and Robert Crown for handling my claim against

Farmers Insurance, after the fire loss at my house at 11 Camisa Cir, Oakland

Ca. Your professional attitude, and ability to identify with my personal loss

has been an enriching experience for me. I had no idea services existed that

represented the claimant. Without your help I believe I would not have fully

recovered from my loss. I want to thank you for your service.

Sincerely,

Rev. Kenneth C. Terry

Kenneth C Lerry