LA CURACAO
1605 W. OLYMPIC BLVD., LOS ANGELES, CA 90015

March 11, 1996

Mr. Bill Rake, President
The Greenspan Company
3600 Wilshire Boulevard #300
Los Angeles, CA 90010

Re: Riot Loss 4/30/92

Dear Mr. Rake:

I just wanted to take time out to write you this letter about your company and especially about two of your employees, Arnie Abramson and Susan Tussing.

As you know, during the riot, our business was burned to the ground and we first got notice of your company through our agent who recommended Arnie Abramson.

After meeting with Kenny Elkman of your company, I knew you were the company we needed to get our business back in order and to put together the claims for the Building, Contents, and Business Interruption.

Arnie and Sue came to our rescue and took the burden of the loss Adjustment off our shoulders and allowed us to concentrate on getting a temporary location in which to operate.

Arnie handled the building and contents adjustment and Sue along with Arnie handled the business interruption. Even with all the resistance of the insurance adjusters, they were able to collect for us the full extent of the policies and the some.

Sue was so creative in her presentation of the business interruption that the Insurance company brought out a Home office representative along with a CPA to see our temporary location. It was by seeing the operation that they became comfortable with Sue's projections and paid our claim accordingly.

This letter is late in coming to you because we just now finished our construction of a new site in Panorama City and as promised by Arnie, he was able to recover for us, the depreciation withheld by the insurance company, even though we did not rebuild the burned building.

(213) 386-4412 FAX (213) 386-2601

Mr. Bill Rake
The Greenspa Company
March 8, 1996

Our business with your company is now concluded and you can rest assured that if we ever have another loss, we will call Arnie and Sue right after we call the fire department. They are to be highly commended.

Naturally, if you would like to use us as a reference, please feel free to do so. I can be reached at (213) 386-4412.

Sincerely,

LA CURACAO

Ron Azarkman
President

c.c. Arnie Abramson, SPPA
Sue Tussing, CPPA

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1605 W. OLYMPIC BLVD., LOS ANGELES, CA 90015

August 4, 1993

Mr. William Rake, President
The Greenspan Company
3600 Wilshire Boulevard, Suite 300
Los Angeles, CA 90010

Re: File loss during riots 1992
La Curacao Department Store

Dear Mr. Rake:

Too often kind words and praises are only mentioned in passing and only negative aspects are committed to the written form. I am writing this letter to memorialize the relationship I and my company had with your company and specifically Arnie Abramson and Susan Tussing.

As you can well imagine, this riot completely devastated our business and all we could think about was getting our business back up and running. Naturally, we did not have the time or the expertise to deal with the arduous task of putting together our insurance claims.

After I spoke to Mr. Abramson (shortly after the fire and looting) I knew that he and your company were the only way to go, so we hired your company. As it turns out, that was a great move on my part.

Through Arnie and Sue's guidance, expertise, perseverance and tenaciousness we were able to collect from the insurance company a settlement that is very much to our satisfaction. This was particularly evident on the loss of earnings claim.

The insurance company wanted to cut off the loss period at ten months and insisted that they would go no further than the ten month period. However, Arnie insisted that it would take a minimum of one year in which to make the repairs to the building and restock the store and was able to prove this to the insurance company. As such, the insurance company relented and agreed to the one year period which alone added substantially to our collectible loss. Sue then got the insurance company to agree to a growth factor of 160% which further enhanced our collection.

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1605 W. OLYMPIC BLVD., LOS ANGELES, CA 90015

In view of the above I can honestly say that the Greenspan Company more than earned its fee, and was there every step of the way to explain to me what they were doing on my behalf and why they were doing it.

If in the future I have any friend, relative, or acquittance that suffers a loss (covered or not by insurance) I will have them call the Greenspan Company to be certain that if they are covered, they will have the same expert representation that I had. If you ever need a recommendation from me for any other potential clients, please feel free to have them call me at (213) 386-4412.

Sincerely,

Ron Azarkman, President
La Curacao Department Store

R.A./b.g.

(213) 386-4412 FAX (213) 386-2601