



Christian Evangelical Churches of America, Inc.

DR. BEBE PATTEN, Founder-President

September 30, 1994

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

Dear Mr. Goodman,

It is with pleasure that I write this letter to convey our appreciation for the services of the Greenspan Co.

Prior to experiencing the fire in our Music Hall/classroom building I had no idea of how involved, complex and time consuming the insurance and rebuilding process could become. I am grateful to have had the services of the Greenspan Co., with Dean Osborn as our public adjuster to step into the gap. His attention to detail, continual progress updates and creation of vast documentation provided back-up for the aggressive and fair pursuit of our claim.

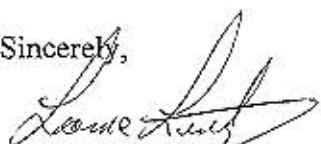
When I was overwhelmed at the thought of sorting out and documenting our contents loss, Ann-Marie and Kirk made quick work of an otherwise dreaded ordeal.

We also thank Bill Greenspan and Robert Crowne for their time to review our insurance policy with us.

When we had a second fire within a year of the first, we were quick to call the Greenspan Co. which saved us a lot of time and effort in reaching our settlement.

As we are about to close these two files, I pause to thank all of you for your great service, and incidentally it is now our policy to call Greenspan first in the event of any loss. We will always be happy to recommend your service to others.

Sincerely,


Rev. Lorne Lentz
Assistant Minister

LL/ps