

April 12, 1990

William V. Greenspan,
Executive Vice President
THE GREENSPAN COMPANY
400 Oyster Point Blvd. Suite 519
South San Francisco, Ca. 94080

Dear Mr. Greenspan,

Anna and I wish to convey our appreciation to you for the superior job that you have done for us in helping us conclude a satisfactory adjustment of our earthquake damages with Transamerica Insurance Company.

After the earthquake, the insurance company sent out a total of three adjusters as well as several general contractors but at best Transamerica could only agree to damages which would be uncollectable due to our deductible.

Due to the reference of you through a trusted business associate we were fortunate to meet with you and discover your very specialized business. At first I must admit that we were skeptical that you could do what you said you could.

It is now less than two months from the date of your involvement and we are in receipt of a very satisfactory settlement check. We are pleased that upon your involvement with this matter we became free to continue our day to day activities and as such, the headache of dealing with the insurance company and their representatives became a non-issue in our life.

The insurance recovery as well as other assistance will allow us to rebuild and restore our Victorian to the condition that it deserves and we owe you a debt of thanks. Should any of your prospective clients be interested in speaking with us about the benefits of your services please feel free to have them contact us.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Anna and Gerald D. Adams", written in a cursive style.

Anna and Gerald D. Adams
(415) 863-1133

27 Scott St.
San Francisco CA 94117
April 5, 1990

Mr. William V. Greenspan, Executive Vice President
The Greenspan Company
400 Oyster Point
South San Francisco, CA 94080

Dear Mr. Greenspan:

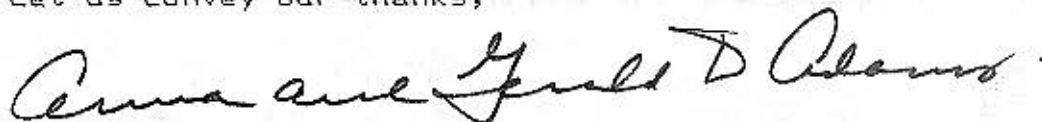
Just a note of appreciation to acknowledge the good news you conveyed us yesterday by telephone. So Transamerica at last has acknowledged that our house's foundations were damaged in the October 17 earthquake.

It surely must be a tribute to your professionalism that the company has agreed to pay us. It relieves us of worry to know that we can at last rectify problems created by the earthquake.

Frankly, we had despaired of ever seeing a cent. We were appalled when a contractor sent by Transamerica's claim adjuster refused to heed cracks and slippages in the foundation, the more expensive areas to repair. And when that same contractor appraised the damage total at an amount just below the deductible amount, thereby assuring that the company would pay us nothing, we were stunned.

On the other hand, we have been pleasantly surprised not only by the outcome of your involvement, but the proceedings that led to it. It is our impression that your part of the process has been concluded in a mercifully short time. We are pleased, too, that we did not have to undergo another series of tense interviews, so unnerved were we by the last.

Let us convey our thanks,

A handwritten signature in cursive script that reads "Anna and Gerald D. Adams". The signature is written in dark ink and is positioned above the printed names.

Anna and Gerald D. Adams