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November 11, 1996

The Greenspan Company  
400 Oyster Point Boulevard, Ste.519  
S. San Francisco, California 94080

Gentlemen:

We would like to extend our appreciation to your agent, David Verbits, for the excellent manner in which he handled our insurance claim following the fire in our San Jose restaurant in November, 1995.

David was a great help to us during this very stressful time.

Sincerely,

A handwritten signature in cursive script that reads "Alice A. Knudson".

Alice A. Knudson  
Owner/Manager