



August 16, 1995

Bill Greenspan  
The Greenspan Company  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, Ca. 94080

Dear Bill:

I am writing this letter in praise of Shellie Landa. The building that housed my bakery was damaged by fire on February 14, 1995, causing an interruption of the business. The ensuing five months were very difficult. Dealing with my insurance company was one of the things which made that time so stressful.

Shortly after the fire, my husband and I spoke with Shellie and enlisted her help. She interpreted the nuances of our business insurance policy, predicted the insurance company's next moves, suggested strategies and direction for communication with the insurance company and offered moral support - all in a professional manner. She was always available for phone conversations and face to face meetings as needed.

The issue of business loss of income was a complicated one. Shellie guided us in preparing documents for a crucial meeting with the CPA firm retained by my insurance company. With her help, we were well prepared to negotiate in a final settlement meeting, which led to a favorable financial outcome for us.

Shellie's assistance helped make this particular insurance encounter bearable and it also left me with a more enlightened view of how to deal with insurance companies in the future. I am thankful for her help.

Sincerely,

*Fran Gage*