

THE · CHARACTER · SHOP

August 13, 2001


The Greenspan Co. Adjusters International
16542 Ventura Blvd. Suite 200
Encino, CA 91436-2092

With deep appreciation, I would like to offer the attached letter as an overwhelming recommendation to those who may require your services.

Thanks to the efforts and expertise of your staff which resulted in our insurance claim finally being settled, Rick and I have been able to have an enjoyable summer with our kids. We finally gained some breathing room.

Many many thanks especially to you, Sandy Cho, Larry Redholtz and Sandy Johnson. We could not have done this without your help.

Sincerely,



Debra T.S. Lazzarini
Vice President

enclosure

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To Whom it may concern:

Please accept this letter as The Character Shop, Inc.'s letter of recommendation for the services of The Greenspan Company Adjusters International.

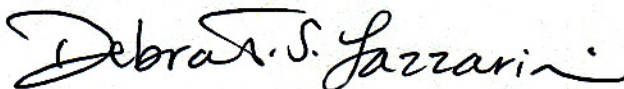
My sympathies are with you, as most likely you have suffered a tragedy and are striving to find the best way to deal with it. I was in your unfortunate position nearly one year ago. After our firm's disastrous fire, the future looked bleak.

Keeping our business running and retaining our clients was imperative. As we strove to recover from the fire, dealing with our insurance company and protecting our interests quickly became too much to handle on our own. We needed an expert in the field of filing insurance claims.

Upon retaining The Greenspan Co. Adjusters International, we received expert advice and assistance in the preparation of our claim. No longer were we in the dark about how things would progress we knew what to expect. The staff at Greenspan worked with us to prepare and submit the inventory of damaged items. They saved us time and worry and kept us from making costly mistakes. An expert Greenspan accountant worked with us to prepare the financial documents necessary to substantiate the costs of destroyed business property. Those services were invaluable.

Many many thanks go to the staff at Greenspan Adjusters International who helped guide us through the maze of insurance issues, questions and forms. I am sure that if you decide to have The Greenspan Co. Adjusters International join your recovery team, you will be pleased. I wish you the best for your future.

Sincerely,



Debra T.S. Lazzarini
Vice President