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October 26, 2004

THE GREENSPAN COMPANY 2 North Second Street Suite 1215 San Jose Ca. 95113

On behalf of my wife Gloria and myself we thank you for all the efforts of your firm in settling our claim with the Insurance Company.

From the onset of our claim it was very obvious the Insurance Company's adjusters were minimizing our recovery and not properly assessing the damage of our custom home, which was totally destroyed as a result of the forest fire.

You and your team of experts properly assessed the damage and submitted the claim reflecting the proper costs and damages and successfully negotiated a fair and equitable settlement for us.

Your fee in excess of \$100,000 was well earned and certainly fair considering the fact had we not engaged your services, the Insurance Company would have most probably only paid less than half of what your firm recovered on our behalf.

Again, thanks for a Job Well Done and I highly recommend any one who experiences a severe loss to call your firm immediately.

Sincerely,

Dr. Hussein El-Ghoroury

President & CEO