

Valley Home Medical Supply

August 8, 1997

Mr. Joe La Brunda  
Executive Adjuster  
The Greenspan Co.  
3600 Wilshire Blvd., Suite 300  
Los Angeles, CA 90010

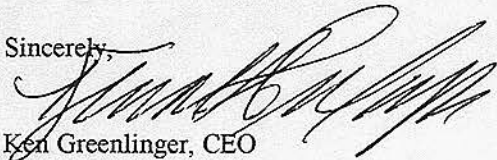
Dear Joe:

It is not my style to offer anyone thanks for doing their job, especially before the contract is completed. However, it is Friday evening on a day when my wife had surgery and my business is showing grave signs which are usually a precursor to failure. Having just completed a phone call with you, I am comforted that you are on my team. This sounds awfully corny, but after the fire destroyed my business and the insurance company has taken a confrontational attitude, one feels very vulnerable and alone.

When we contracted for your services, I wondered if I had made a smart decision. I'm sure that when the insurance company started to turn the tables on me, you had the same thought. The fact is that you never questioned your commitment or hesitated to respond to my requests, even though the degree of difficulty increased exponentially, and there remains a question of compensation on your part. I have the utmost admiration for The Greenspan Company, and you in particular.

At a time when I am questioning so much, I sincerely appreciate your integrity.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Ken Greenlinger', written over the word 'Sincerely,'.

Ken Greenlinger, CEO

cc: Mr. Bill Rake