MATTRESS FACTOR

4301 Power Inn Road Sacramento, California 95826 (916) 452-9123 Fax: (916) 452-3824

August 3, 2004

Mr. William V. Greenspan, SPPA
The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
S. San Francisco, CA 94080-1921

Thank you for your efforts in the successful completion of my claim.

I especially appreciated your total commitment to do each and every action item you said you would do in a professional and timely fashion.

I understand that every claim is unique and maybe the claim here at 4301 Power Inn Road, Sacramento, CA, was even more unique. In any case, I believe your professionalism, skill and service resulted in my getting a much better settlement than I would possibly have achieved on my own.

The answer to the key questions, "Would I hire you again?" (heaven forbid the need for that) and "Would I recommend you to others?" The answer: "Absolutely yes!"

Tim Kotrous

Owner