

LEOPOLDO P. DE GUZMAN
1430 BUCKINGHAM WAY, HILLSBOROUGH, CA 94010
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September 8, 1999

Mr. Randy Goodman, SPPA
The Greenspan Co.
400 Oyster Point Blvd., Suite 519
So. San Francisco, CA 94080-1921

Dear Randy:

Marilene and I would like to express our deep appreciation for the professionalism and perseverance that you, Anne Marie Lukas, and Harold Meshel extended to us in insuring that our insurance claim is settled fairly. We recognize the difficulties you encountered in securing a fair settlement, given that the size of our claim involved almost \$1,000,000.


We are happy that we retained your Company to represent us since it was impossible for us to negotiate effectively with the insurance company by ourselves. Although it took the insurance company a total of one and one half years before our claims were fully settled, we are grateful to you, Anne Marie and Harold for being patient and determined.

We are also grateful to you for referring us to Mr. Gary Partee, who did an excellent job in restoring the house, and to another insurance company to handle the insurance of our other property.

We hope that we will not experience another fire, but if we do, or any of our friends do, we will call on you again.

With warmest regards and best wishes for you continued success.

Sincerely yours,


Leopoldo P. De Guzman