

*October 8, 2002*

*TO: Arnie Abramson, SPPA*

*The Greenspan Company*

*16542 Ventura Blvd. #200*

*Encino, Ca 91436*

*Re: Fire Loss at our home*

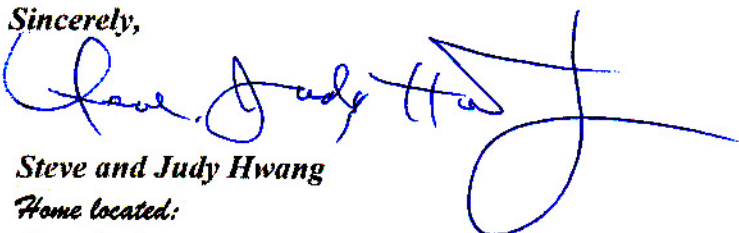
*Dear Arnie:*

*We would like to extend to you and The Greenspan Company, our deepest thanks and appreciation for your superb handling of our fire claim. With your expertise, we were able to get all new hardwood floors and tile floors whereas the insurance company wanted only to clean them. We also got a complete new kitchen.*

*Further, you were able to secure a fantastic settlement on our personal property as well as our living expenses. You actually got us fair rental value instead of living expenses, which was much better for us. This put a tidy sum of money in our pocket that we were able to put into the upgrades of our home. All of the extras and your fee were more than covered by your professional handling of our claims.*

*Again, thank you for helping us through this trying time. If we can help you in the future, please call upon us.*

*Sincerely,*



*Steve and Judy Hwang*

*Home located:*

*Enderby Court Mountain View Estates*

*Calabasas, California*