

March 3, 2003

The Greenspan Company  
400 Oyster Point Blvd.  
Suite 519  
So. San Francisco, CA 94080

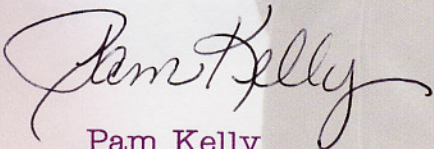
Re: Acct # 10634  
Invoice # 18358

Dear Bruce,

This weekend while trying to catch up on some paperwork, I noticed that this invoice had no payment connected to it. After calling your office this morning to confirm the payment due, I wrote the check immediately. Please extend my apologies for such a late payment; I don't know how it got so lost in the shuffle.

We appreciate all your effort and cooperation, Bruce. We are sure glad we hired Greenspan, and are spreading the word around. Also, we are NOT recommending Allstate, no explanation necessary. We are looking forward to our next dealings with you.

Sincerely,



Pam Kelly  
1028 Sanders Drive  
Moraga, CA 94553  
925-938-4992

PNK/pk

Encl: Payment for Invoice 18358