

May 22, 1991

Mr. Ed Kerr
THE GREENSPAN COMPANY
3600 Wilshire Blvd. - #300
Los Angeles, California 90010

Dear Mr. Kerr:

When my home burned down, the house I lived in for forty years,
I was devastated to say the least.

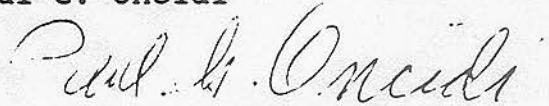
I chose The Greenspan Company to represent me and I am very glad
I did.

Their staff was most understanding and compassionate and did
their utmost to relieve me of the horrendous responsibility of
coordinating with the Insurance Company.

Their liaison was quick and efficient. I highly recommend The
Greenspan Company - they are marvelous to work with.

Sincerely,

Paul G. Oncidi

A handwritten signature in cursive script that reads "Paul G. Oncidi". The signature is written in dark ink and is positioned below the typed name.

PGO/ne