January 8, 2004

Mr. Kenneth A. Elkman, J.D., SPPA The Greenspan Co. / Adjusters International 16542 Ventura Boulevard, Suite 200 Encino, California 91436

Subject: Patrick's Roadhouse fire insurance claim

Dear Ken:

Thank you for a great job in preparing our fire insurance claim and for the manner in which you settled it with the insurance company's adjuster.

At first I thought I might be able to take care of the claim myself but, within a few days of the fire I knew that it would take a professional such as you to bring it to a satisfactory conclusion.

Not only from a dollar standpoint did you more than earn your fee, you made it possible for me to concentrate my time on the more important job of getting back in business.

Thank you again for being there when we needed you.

Very truly yours,

Anthony Fischler

Board of Directors – Patrick's Roadhouse