

February 23, 1993

The Greenspan Company  
Mr. Randy Goodman  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, CA 94080

RE: Appreciation of our Fire Claim resolved by Greenspan and Shellie Landa

Dear Mr. Goodman:

My wife Michele and I would like to express our sincere appreciation to Greenspan and especially Shellie Landa for a job well done.

Shellie handled our claim with an intent interest not normally seen. She has the ability to immediately understand information, usually from "stressed out" clients like ourselves, and act on this information with an intensity that did amaze us.

Shellie and the other Greenspan experts worked with us closely throughout the entire claim process, guiding us, supporting us and most of all, handling our claim with a very difficult adjustor with an expertise well worth the fee charged.

Shellie succeeded in more than doubling the amount first offered by State Farm Insurance Company.

Once again, thanks for everything.

Sincerely,

Handwritten signatures of Mick and Michele Michl. The signature for Mick is on the left, and the signature for Michele is on the right.

Mick and Michele Michl

cc: Shellie Landa