



P.O. Box 127 Mendocino, CA 95460

November 5, 1990

William V. Greenspan The Greenspan Company 400 Oyster Point Blvd., #519 South San Francisco, CA 94080

RE:

Fire Loss 3/23/90 - Reed Manor

Dear Bill:

Now that the building loss has been settled and paid and the contents and business interruption losses are about to conclude, Monte and I felt it appropriate to write you to thank you so much for all of your efforts to help us recover from the fire that so badly destroyed Reed Manor.

We were quite confident after the fire, after speaking to our insurance agent, that there would be no problem in receiving rapid payment and making repairs quickly. As construction of the manor was just completing and the original contractor was on premises with all of his invoices available, what could be the problem? We soon found out.

Although our insurance company had assured us that our recovery would be rapid, there response was anything but. We soon found ourselves besieged by problems and our insurance company and agent were of little or no help in resolving these problems. Although they promised us that help would be on the way, it never arrived.

Fortunately, other neighbors who had fire losses in the past contacted us and told us of your services. Although we were skeptical about you at first, once we met with you, we were convinced that you could help us immeasurably. You justified our faith in you at every turn.

From the first day of your involvement, you "took over the situation" and allowed us to get on with our efforts to restore the Reed Manor promptly. You worked with our insurance company to establish liability, garner advance payments, and secure agreements concerning the adjustment in writing very quickly. You were tireless in your investigation of our loss and whenever we had any questions whatsoever, you were available either at your office or at your home to go over any issue no matter how small. Additionally, the help of your office by way of inventory personnel, your CPA, Shellie Landa, and your office staff were invaluable.

There is no question in our minds that retaining The Greenspan Company was essential in allowing us to recover from our fire loss. The cost of your services were more than justified by the results of your actions and the subsequent dollar recoveries. Please feel free to use ourselves and this letter as references to anyone who has had a fire loss that is considering retaining you.

Best regards,

Barbara Reed

Monte Reed

BRMR: js