



August 28, 2002

Randolph H. Goodman, SPPA
THE GREENSPAN CO.\ADJUSTERS INTERNATIONAL
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080-1921

RE: Our Appreciation

Dear Randy;

As you know, many years ago I suffered a major fire loss to my plant in Santa Clara. At the time, I hired a public adjuster (no longer in business) and through his efforts collected significantly more than I would have collected on my own. It became clear that I was out of my league. The experience taught me "A wise man knows when another man knows better". We collected for things that I could not have thought up in my wildest dreams. All of them perfectly appropriate under the terms of my insurance policy, but not things the insurance company adjuster or my broker would have suggested.

What strikes me most unfortunate is that I, like most others, did not want to give public adjusters the "time of day" when they approached that first day. I consider myself a savvy businessman and was certain that all those around me... my accountant, lawyers, broker, etc... had the skills to handle the matter. Fortunately for me, it did not take me long to realize otherwise. The best decision I made was to hire a public adjuster. If there is one point that this letter should serve, it is to implore those reading it to put aside their preconceived notions of insurance companies as being their friends and to sit down with a qualified public adjuster and listen... then decide.

I had a flood occur in our plant in Texas. If it were not for your firm, Randy, we more than likely would have collected nothing. Your persistence, tenacity and your creativity again turned lemons into lemonade.

Thank you for all your help. I hope I never need you again, but if I do, I know where to find you. Lastly, give my number to anyone. I'll tell them all about you and our experiences. Then...if they don't hire you... they only have themselves to blame!

Very truly yours,

A handwritten signature in blue ink that reads "James L. Taggart". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

James L. Taggart
President
ECS Refining