July 7, 1997

Mr. Scott Duval The Greenspan Company 3600 American River Drive, Suite 145 Sacramento, CA 95864

RE: Fire Loss 12/2/96 Your File #7970

Dear Mr. Duval:

This letter is in follow up to the service and assistance we received from you and The Greenspan Company following our fire loss on December 2, 1996.

After suffering a devastating loss of this nature, the guidance and assistance you provided allowed me the time to put my life and family back in order. Working full-time, and with the emotions involved in losing my home and sentimental items, your assistance allowed me the peace of mind to concentrate on my family and work.

Additionally, I would like to thank you for allowing us the association with the competent and professional general contractor whom you put us in touch with. As you promised, after negotiating and presenting our claim to the insurance company, we had enough money to make several upgrades and changes to our home.

I also enjoyed the personal touch you provided in delivering the insurance proceeds personally. You were very responsive to our immediate needs.

I have recommended you and your company to a co-worker who had a small fire and will continue to recommend you to people put in this unfortunate situation.

Sincerely,

Daniel Aguilera

5325 Klamath Drive Sacramento, CA 95842

(916) 331-5798