FROM : WH GILLIAM

PHONE NO.: 914155834049

AUG. 15. 1995 5:28PM P 1 PHONE NO. : 3192362509

GILLIAM LAW OFFICE

Ten West Fourth Street ♦ Waterloo, Iowa 50703 (319)234-5300 ♦ Fax:(319)236-2509 Telex: 650-171-2227

MCI-Mail:171-2227

> August 15, 1995 Via Telefax: 415-583-4049

Mr. Bill Greenspan Greenspan Company South San Francisco, CA

Re: Kuhio Shores

Dear Bill:

Thank you for your telephone call of August 14th. I trust that this letter finds you well and enjoying the success you deserve.

As you know from 1992 thru early 1995 you worked on the Kuhio Shores Association claim arising from Hurricane Iniki.

Although I was not involved in the decision to hire you, I can unequivicably state that you provided the professional guidance needed to adjust the settlement with the association's carriers.

Your involvement with this Home Owner's Condominium Association necessarily included working with varying factions, whose concerns ranged from pure pettiness to personal aggrandizement, such that you were forced to deal with client problems, if you will, that I am sure greatly complicated your work. Only a professional in similar work could appreciate the difficulty I describe.

Your even tempered ability to work with all of these factions, no matter how difficult or ill conceived, and to support the association in its claim in a professional manner, have left me with the highest regard for your abilities.

Permit this letter to serve as my thanks for a job very well done.

FROM : WH GILLIAM

PHONE NO.: 914155834049

AUG. 15. 1995 5:28PM P 2

PHONE NO. : 3192362509

Bill Greenspand Kuhio Shores August 15, 1995 Page 2

Very truly yours

W. H. Gilliam

Wg/jrr

C:\WP\CILLIAM\PERSONAI\LIR.RIL

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AUG 2 8 1995

RECEIVED

August 23, 1995 Via Telefax: 415-583-4049

Mr. Bill Greenspan Greenspan Company Suite 519 400 Oyster Point Blvd. South San Francisco, CA 94080

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W. H. Gilliam

Wg/jrr

C:\WP\GILLIAM\PERSONAL\LTR.BIL