



BERKELEY YOUTH ALTERNATIVES

January 25, 1996

The Greenspan Company
400 Oyster Point Boulevard, Suite 519
South San Francisco, California 94080

Attn: William V. Greenspan

Dear Bill:

I am writing this letter to express my thanks to you and your company for your assistance in helping the Berkeley Youth Alternatives settle the claim for the property destroyed in the disastrous fire that we experienced in July, 1995.

We were all so excited to have moved into our newly renovated building in June, only to have our hopes and dreams shattered just one month later. We were in a state of shock and did not really know where to begin but we knew that we must not waste any time if we expected to serve the young people in the community. Our main concern was for the children and what they would do if they were deprived of the summer program that they had been eagerly anticipating.

When it was suggested that we engage the services of The Greenspan Company, we really did not know what to expect. However, since we we did not have the experience nor the expertise to negotiate with the insurance company, we felt that it was important to have the services of a professional adjuster.

Choosing The Greenspan Company was the first decision that we made and it has proven to be one of the wisest. We cannot thank you enough for all that you did for us. We know that without your knowledge and expertise, we would not have been able to be "up and running" within days of the fire. The temporary repairs have also enabled us to offer our youth programs to an even larger number of youth from the community.

What impressed us most about your company was the final settlement figures. You were able to obtain the maximum amount from our insurance carrier. We know that had we tried to negotiate on our own, because of the complexities of the insurance coverage, we probably would have settled for less. .

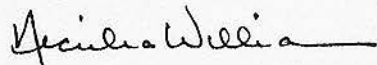
Now that we are seeing "light at the end of the tunnel", we are so grateful for having chosen The Greenspan Company" as our insurance adjusters. We expect the repairs to be completed soon and we will move the program into new quarters. When we are able to replenish the damaged equipment, then your efforts on behalf of the Berkeley Youth Alternatives will be complete.

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Although we know that you have a very busy schedule, we would be happy to have you come by to visit us when we have our "Grand Reopening" so that you can see why we are so excited about the work that we are doing in the community.

Thank you again. Although we hope we do not have to use your services in this capacity again, we will always remember you with three "C's", competence, compassion and commitment.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "Niculia Williams", followed by a horizontal line.

Niculia Williams
Executive Director

NW:mcl