Dear Ann Marie,

Hope things are good with you and not too hectic.

I wanted to say Thank Ya to ya for all your help and support. It isn't all over for us but hopefully we'll have a new home and a new start soon.

You really helped us get through those first few very messy months and of course we'd never have gotten the inventory done without you.

I haven't had a lot of time for reading, but I have done a little. I will return your books, but please let me know if ya need something specifically and I'll get it right to ya.

Again - Thanks - and hope we get a chance to meet again.

Best Regards

Maureen x Joel

Byer CALIFORNIA 66 POTRERO AVE., SAN FRANCISCO, CA 94103 • (415) 626-7844 FAX 626-7865

February 26, 1996

The Greenspan Company
400 Oyster Point Blvd., Suite 519
So. San Francisco, CA 94080
Attn.: David Verbitz

Dear David,

There are many times in life that good efforts by people are seldom recognized. Maureen, the girls and I could not allow such a great performance of duties to go unrecorded.

After our house and all its possessions were destroyed in this summer's fire, having you and your team represent us in our insurance claim was a decision of monumental importance to our family. Your efforts handling all the aspects involving inventory recovery and valuation, emergency construction and repair, replacement valuation, and negotiations with our carrier were tremendous. David, you proved beyond any shadow of doubt, that had we not contracted for The Greenspan Company's invaluable service, we would have lost an enormous sum of money, time and energy.

Again, can you please accept our gratitude for all your professional service and guidance during some very rough times and extended negotiations.

Sincerely,

Joel Feldman
Executive Vice President