May 28, 1991

The Greenspan Company 3600 Wilshire Blvd., Suite 300 Los Angeles, California 90010

RE: Oak Park Convalescent Hospital

Gentlemen:

On December 22, 1990, our Oak Park Convalescent Hospital facility suffered a significant water damage. This incident caused us to remove all of our patients from that facility and into other locations. We were unable to use the damaged hospital for quite some time, resulting in a significant loss of income.

We initially attempted to deal directly with our insurance company in presenting them our business interruption claim, but ran into some very significant problems in that the insurance carrier did not see fit to agree with our presentation and as a matter of fact, offered us a very low dollar sum to settle our claim.

Fortunately, we were advised to consult with Bill Rake and Sandra Cho of your office and as a result of that consultation, we were able to settle our matter at a most agreeable figure.

I wish to take this opportunity to thank you for your efforts and the results achieved and I would highly recommend your service to anyone who suffers a serious loss and desires competent and meaningful representation in their claims adjusting press.

Very truly yours,

August S. GiAges

Assistant/Vice President,

Risk Management & Insurance

cc: R. J. Messenger, President

AG/cc AG330