

Minton and Astella Kung
4123 Rifle Lane
Oakland, CA. 94605

Jim Warren
The Greenspan Co.
400 Oyster Point Boulevard
SSF., CA. 94080

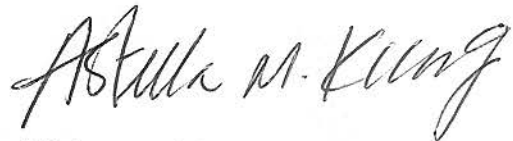
March 12, 1997

Dear Jim Warren,

We are writing to you to express our sincere appreciation and thanks to you and your staff at The Greenspan Co. After the fire at our 10 unit apartment located at 3035 Lynde St, in Oakland, you helped us reach a favorable settlement as quickly as possible. You had worked with us thoroughly, diligently, and patiently. Your company displayed great professionalism and expertise. Because of the experience and outcome in which I have received with your company, I would strongly recommend your company to my friends and relatives.

Once again, much thanks to you and The Greenspan Company.

Sincerely yours,

A handwritten signature in cursive script that reads "Astella M. Kung". The signature is written in dark ink and is positioned above the typed name.

Minton and Astella Kung