LAW OFFICES OF

James M. Kennedy
165 North Redwood Drive, Suite 100
P. O. BOX 4400

San Rafael, California 94913

Telephone (415) 479-7375

FAX (415) 472-2715

July 14, 1994

Mr. William Greenspan THE GREENSPAN COMPANY 400 Oyster Point, Suite 519 South San Francisco, California 94080

Re: File No. 31166

Dear Mr. Greenspan:

I would like to express my appreciation for the promptness and thoroughness that your company has carried out in settling my claim. Dean Osborne has been your representative and he has done an excellent job.

Very truly yours,

James M. Kennedy

JMK/sr

cc: Dean T. Osborne

C:\KENNEDY\REDWOOD\GREENSPA.LT3