NATIONAL
THE NATIONAL DOLLAR STORES, LTD.
Since 1903
JR. DEPARTMENT STORES GENERAL OFFICES: 929 MARKET STREET, SAN FRANCISCO, CALIF. 94103

Stores in
ARIZONA
CALIFORNIA
HAWAII
TEXAS
Distribution Center:
5950 Doyle Street
Emeryville, Calif. 94608

January 22, 1992

Randy Goodman
The Greenspan Company
400 Oyster Point Blvd., Suite 519
So. San Francisco, CA 94080

RE: Insurance Claims

Dear Mr. Goodman:

I wish to take this opportunity to extend to you and your firm our appreciation for your efforts and performance in representing Nation Dollar Stores on our fire loss from December of 1990 in Los Angeles.

Through our previous successful involvement with you personally on our earthquake claim in San Francisco, we elected to employ The Greenspan Company to represent us on the severe fire sustained in Los Angeles. You responded to our needs on an immediate basis and, with the assistance and involvement of your Los Angeles office and personnel, gave us immediate and necessary advices as to inventory techniques, salvage agreements, emergency protection, building estimators, etc., that allowed our claim to be processed promptly and, ultimately, have our store reopen faster than initially expected. The dollar results of the adjustment, including the business interruption claim, were most favorable to our firm; they certainly were in excess of what we had expected.

We would not hesitate to utilize your services in the future if need would arise. Additionally, we would certainly recommend The Greenspan Company to any potential client.

Thank you once again for your guidance and professional representation.

Very truly yours,

Lincoln Yee

Lincoln Yee
Corporate Secretary

LY:sr

NATIONAL
THE NATIONAL DOLLAR STORES, LTD.
Since 1903
GENERAL OFFICES: 929 MARKET STREET, SAN FRANCISCO, CALIFORNIA 94103-1701

Store in
ARIZONA
CALIFORNIA
HAWAII
TEXAS
Distribution Center:
5950 Doyle Street
Emeryville, Calif. 94608

October 16, 1995

Mr. Randolph H. Goodman
The Greenspan Company
400 Oyster Point Boulevard, Suite 519
South San Francisco, California 94080

Dear Randy:

I wish to take this opportunity to extend to you and your firm our appreciation for your professionalism and performance in representing National Dollar Stores on our past fire losses in Los Angeles.

We would not hesitate to utilize your services in the future if the need would arise. Thank you once again for your guidance and professional representation.

Very truly yours,

NATIONAL DOLLAR STORES, LTD.

Lincoln Yee
Corporate Secretary

NATIONAL
THE NATIONAL DOLLAR STORES, LTD.
Since 1903
JR. DEPARTMENT STORES GENERAL OFFICES: 929 MARKET STREET, SAN FRANCISCO, CALIF. 94103

Stores in
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CALIFORNIA
HAWAII
TEXAS
Distribution Center:
5950 Doyle Street
Emeryville, Calif. 94608

January 22, 1992

Randy Goodman
Adjusters International
400 Oyster Point Blvd., Suite 519
So. San Francisco, CA 94080

RE: Insurance Claims

Dear Mr. Goodman:

I wish to take this opportunity to extend to you and your firm our appreciation for your efforts and performance in representing National Dollar Stores on both the earthquake claim of 1989 in San Francisco and our fire loss from December 1990 in Los Angeles.

I became aware of Adjusters International through the advice of our accountants, KPMG/Peat Marwick. In our consultation regarding our earthquake business interruption claim, they recommended National Dollar Stores interview and ultimately utilize your adjusting expertise to prepare and process our claim with the insurance company.

Our selection of your firm certainly was a wise decision as your results have brought successful and favorable conclusions to both the earthquake claim and the fire claim. Though initially employed one year after the earthquake solely to prepare our business interruption claim, you suggested following your review of our insurance file that the measure of loss calculated on our building claim by our insurer was far less than what we were entitled to collect. We agreed to allow you to discuss the situation with our insurer which ultimately resulted in substantial dollars in excess of their previous loss calculation. Along with your excellent settlement on the business interruption claim, we could not have been happier.

When we experienced our severe fire in Los Angeles, you responded on an expedite basis and, with the assistance and involvement of your Los Angeles office, gave us immediate and necessary advices as to inventory techniques, salvage agreements, emergency protection, building estimators, etc. that allowed our claim to be processed promptly and, ultimately, have our store reopen faster than initially expected. The dollar results of the adjustment were equally favorable to your previous representation of our firm, and, if need be, we would not hesitate to utilize your services in the future.

Thank you once for your guidance through these claims.

Very truly yours,

Lincoln Yee

Lincoln Yee
Corporate Secretary

LY:sr