

March 13, 1998

Dennis P. Flynn
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209/476-9717

The Greenspan Company
3600 American River Dr Ste 145
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Dear Sirs:

In January of 1997 I discovered a catastrophic sewage backup in a duplex that I own in Stockton, CA. The sewer line to the street had become obstructed and all of the waste from the upstairs unit overflowed into the vacant unit downstairs. I had not been inside the lower unit for a period of time and the accumulation of raw sewage was considerable, from the front door to the back door! I called a plumber and my insurance company, State Farm Insurance. The obstruction was cleared and I thought that my insurer would take care of the problem quickly, as they had done with smaller claims filed in years past. I was wrong. The adjuster insisted that the damage was merely water damage and that the coverage would not include treatment for contamination. For several months I tried to work with State Farm and persuade them that the damage was more than just water damage, all to no avail. I could not believe that they would take such a hard line on this important issue. In trying to enlist help in supporting my claim, I was referred to the Greenspan Company.

I called Steve Solomon and inquired about the services offered by the Greenspan Company. He came to Stockton to meet with me at the property and provided me with information about the company and their services. In addition, he provided me with a list of references of former customers and encouraged me to call as many as I liked. I was still a bit skeptical that contracting with Greenspan would work for me given that they required a fee for their services. I asked a great many questions and was assured that I would be happy with their work. Mr. Solomon gave me some options for structuring the fee and I decided to go with Greenspan. It was the best decision that I could have made.

Mr. Solomon introduced me to Scott Duvall, who would oversee the day to day details regarding the settlement of my claim. After a year, I feel that these two men and everyone connected with the Greenspan company are friends. All my calls to Scott and Steve have been returned promptly, usually within the hour. The office staff is personable and courteous and each time I've called they've made me feel like the call is a welcome one, and I called often to check on the progress of the claim.

Scott Duvall has shown dogged determination and persistence in getting me the best possible settlement under the terms of my policy. He is professional, knowledgeable, courteous, sincere, and has a mind for details like a steel trap. Scott worked with me to fashion a settlement that took into account all the requirements that I had for a satisfactory settlement to the claim. I couldn't be more happy with the performance of this outstanding insurance professional. He walked me through every step of the settlement process and went to great lengths to insure that I understood clearly, in advance, the implications of each action taken on my behalf.

All of the promises made to me by Scott Duvall and Steve Solomon have been kept. I never imagined that they would do so much on my behalf. My claim is very close to final resolution and I realize how fortunate I was in being introduced to the Greenspan Company. Thank you, Steve, Scott, Eric, Melissa and others, you turned a nightmare around and gave me a happy ending.

Sincerely,


Dennis P. Flynn