September 15, 1997

20 Margie Ranken

Carl and Margie Rankin P. O. Box 5345 Laguna Beach, CA 92653 (714) 830-9502

Mr. Ken Crown Vice President, Regional Manager The Greenspan Company 60 S. Market Street, Suite 760 San Jose, CA 95113

Dear Mr. Crown:

We hope this letter finds you well. We've just recently moved into our new home and are finally settling into a normal life. Our life has been very different since our home was destroyed in the Laguna Beach fire. We're starting to use the proceeds that you were able to help secure for us from our carrier, USAA to replace some of the valuables that were destroyed.

We want to thank you and your associates at The Greenspan Company for your diligent efforts on our behalf. It is hard for us to believed that after 45 years together we would end up collecting half a million dollars for our personal property. We know that your diligence, intuitiveness and gentle prodding enabled us to document our claim in a complete, professional manner. With your efforts and those of Mary Dolan, we were able to collect the full proceeds from our carrier, USAA.

From ashes and total destruction we were able to build our dream home. Our live has a new beginning with peace and serenity. We thank you most dearly and encourage you to have any prospective clients give us a call.

Respectfully,

Carl and Margie Rankin

Carl Rankin