

Lori and Howard Hirsch
4602 N. Elsie Avenue
Phoenix, AZ 85018

April 9, 2002

Mr. Bill Rake
The Greenspan Co.
16542 Ventura Blvd.
Encino, CA 91436-2092

RE: Fire Loss 7/29/01
4550 E. Foothills Dr.
Paradise Valley, AZ 85253

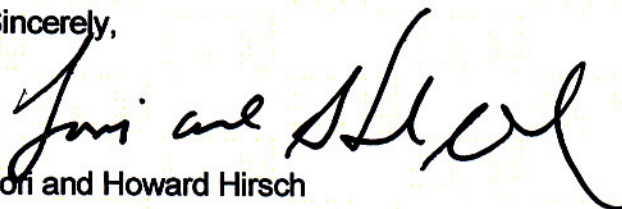
Dear Mr. Rake:

We are writing this letter of recommendation to express how pleased we are with your company and your representatives in the handling of our claim with Chubb Insurance Co.

We feel we had a great team. Steven Seueraid contacted us and introduced us to Paul Migdal, Jim Warren and Gary Johnson. These guys did a great job and were extremely professional. They held our hands throughout the entire venture, attended all meetings and were always just a phone call away. Without the special help of Paul Migdal and Jim Warren we would have been lost. They were extremely diligent and thorough, and helped us through this difficult period.

We would highly recommend these gentlemen and your company.

Sincerely,



Lori and Howard Hirsch