December 30, 1995

Greenspan Co. 400 Oyster Point Boulevard, Suite 519 S. San Francisco, CA 94080

ATTENTION: Dean Osborne

SUBJECT: FIRE LOSS IN PITTSBURG, CALIFORNIA

Dear Mr. Osborne,

I would like to take this opportunity to thank the Greenspan Co. for their helpful and efficient service in settling the claim against my property. Surely without your company's assistance my experience in dealing with a difficult claim would have been a significant ordeal. Your service has been extremely professional and prompt, and I would not hesitate to recommend your services to anyone with an insurance problem in the future. Once again I thank you for your valuable services in this difficult matter.

Sincerely,

THEODORE P. LEGGE