

LAWRENCE DRASIN
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May 10, 1999

Greenspan & Company
3600 Wilshire Boulevard, Suite 300
Los Angeles, California 90010-2607

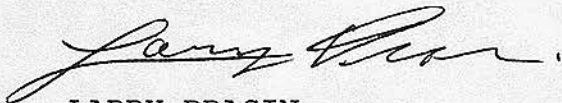
Attention: Robb Greenspan

Dear Mr. Greenspan:

I would like to take this opportunity to thank you for the competent and professional manner in which you handled my insurance claim. As you know, I deal with insurance companies all the time in negotiating workers' compensation claims and other claims and I know exactly how they operate in that arena. However, when it comes to adjusting property damages or losses, I have no expertise. You and your firm show me that you have the expertise and I was very favorably impressed by the prompt manner in which the claim was handled and the result that was achieved.

As I have advised you, I will be happy to recommend you to any persons who suffer property damage loss and are in need of services such as yours.

Kindest personal regards,



LARRY DRASIN