SANTA CLARA
PLATING CO. INC.

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Randy Goodman
c/o The Greenspan Company
400 Oyster Point Blvd.
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October 16, 1991

Dear Randy,

Please accept this belated note of gratitude for the services you and your company provided to Santa Clara Plating Co., Inc. following the fire which destroyed our plating facility.

Much water has gone under the bridge since then, and at this writing we are just a few short days away from reopening the new facility that replaces the old.

I recall vividly the overwhelming number of post-fire tasks that were required to bring order out of the chaos that resulted from trying to respond to the ongoing demands of a busy manufacturing company, determining the proper course of action to handle the many hazardous materials involved and getting the clean-up started, determining disposition of customer goods that were in plant at the time of the fire, identifying and initiating the actions necessary to restart some production flow, etc., etc.

With all this going on, it quickly became obvious that we would also have to enter into complex and technical negotiations with the insurance company in order to sustain the flow of needed insurance funds, negotiations for which none of us at our company were really qualified.

Your company provided an inventory man to help us count the pieces even as they were still smoldering in the destroyed shop. You hired an experienced appraiser to work with the inventory man. You also provided a very competent CPA specialized in this type of insurance loss accounting. She quickly helped us to set up our "fire accounting" system, and provided us with valuable tax accounting tips. You personally negotiated with the insurance company's lead adjuster in many sessions over several months.

I feel the settlement you obtained for us was the very best settlement possible. Many complex issues that normally arise with losses as large as ours could not have been resolved favorably to us without your valuable expertise.

The consultation you provide to evaluate the adequacy of one's existing insurance coverage is an invaluable service that I heartily recommend to any business owner. I believe most people just don't realize that the agent from whom insurance is purchased doesn't work for the same company as the adjuster the insurance company sends out to settle one's claim. Since most agents lack this adjusting experience, some other source, such as your company, is necessary to evaluate the insured's coverage from the adjuster's point of view.

Randy, thank you again for your many kindnesses and your great service. Please convey my gratitude to the rest of the Greenspan people for the job that was done.

You and Greenspan are first rate in my book.

Sincerely

Thomas L. Coss
President