

February 25, 1991

The Greenspan Company
Attention: Kenneth Crown
400 Oyster Point, Suite 519
South San Francisco, CA 94080

RE: Fire Loss - 816 Kentucky St., Vallejo, CA
Dr. Richard & Ruby Lum

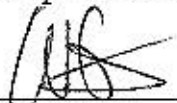
Dear Mr. Crown:

I received notice that the above referenced fire claim was settled in the amount of \$164,995. When I received notice of the fire damage from my clients, Dr. Richard & Ruby Lum, it immediately triggered questions as to how, as an advisor to the Lums, was I going to resolve their problems of collection under their fire policy. Shortly thereafter, I was introduced to your firm. With some degree of reservation, I advised my clients that they should engage your company, so as to allow your firm to provide necessary services, including negotiation of their claim, etc. On reflection, that certainly was the right decision to have made.

On behalf of my clients and myself, we wish to thank you for your professional approach and caring attitude in resolving their claim. Your services were will worth the fee my clients paid, as I question whether I would have been able to arrange for the settlement as quickly as it was made and/or in the amount settled upon.

I recommend your services in like unfortunate circumstances that my clients were caught up in. It had a happy ending, much to your credit.

Respectfully,



WALTER I. MILLER, CLU, CFP, ChFC
PRESIDENT

WIM:lh
cc: Dr. Richard & Ruby Lum