

June 23, 1994

*The Greenspan Company
Att'n: Dean Osborne
400 Oyster Point Suite 519
South San Francisco, CA 94080*

*RE: Shelby Hallford & Grace Kulstad
759 Catalina Dr., Livermore, CA 94550
Your file Number: 31126*

Dear Dean:

We wanted to take a few moments to thank you for all your time, patience and steadfastness in handling our claim. We truly appreciate all your efforts, professionalism, and persistence especially when faced with some of the many barriers and brick walls that Farmers Insurance has tried to place in your way.

Thank you again, your continued efforts and persistence are greatly appreciated!

Sincerely,

Shelby & Grace
Shelby Hallford & Grace Kulstad