ALBERT SANDY GALLIN

November 14, 1996

The Greenspan Co. 16501 Ventura Blvd., #410 Encino, CA 91436

This letter is being written to thank you for all your efforts and conscientiousness on resolving my insurance claim on the fire at my house. You and your firm were professional and competent in preparing the packages of information needed to resolve the claims. You were also very responsive to the many meetings required to help conclude this in a timely manner. I would recommend you and your company's services to anyone who was faced with one of these unfortunate events.

Best Regards.

Sandy Gallin

ASG/ee