

September 18, 1994

Mr. Frank Candido
The Greenspan Company
400 Oyster Point, Suite 519
South San Francisco, CA 94080

Dear Frank:

Tami and myself would like to take this opportunity to express our sincere thanks to the Greenspan Company and especially to you Frank, for the way you handled the adjusting of the loss of our home and 80 acres, due to a wildland fire in Northern California.

It is most clear to us that not only because of the nature of the professionalism of The Greenspan Company but also because of the character of you Frank, we were not held captive to an unfair and disastrous settlement. We can without question thank God thru the trial of this loss for many opportunity's. One of them being the fortunate opportunity of having put the presence of the people representing The Greenspan Company in front of us. Most importantly there was lasting friendships developed, not only with you and your wife but we also appreciate the friendship developed with Robert Crown. Robert is a well versed, courteous, honest man, we appreciated his expertise.

Frank, we would like it to be known that we hold you in the highest regard. You've proven to us in actions (it takes experiential knowledge to lead to right actions, therefore we simply can't act on what we don't know or on our ignorance) that you are a leader, working with poise and dignity at all times, even with the vast array of impossible personalities of the great number of people from the insurance company. Your character reflects the true meaning of a professional in every sense of the word. True colors of a true professional is shown when it is put to the test. In our case the test was multi-colored, exhaustive in time and effort. Even when things looked the worst the purpose of fairness expressed thru diligent and persistent efforts in many forms such as tireless phoning, organizing meetings, endless travel to wherever it was needed when it was needed. We feel this what reflected your true character Frank, and that of The Greenspan Company. We saw a uniform purpose toward reaching the goal of fairness whatever the cost or effort on your or the company's cost. You were tireless in the efforts of making sure the scope of the real and personal property along with the building materials were in order in every detail, it was clearly a work of art. The experiential knowledge that you have obtained thru having a past of working for insurance company's personally, gave you the edge of knowing how they would handle the claim as well as how to communicate to them with great confidence and calmness.

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Our expectations of the outcome of our loss was greatly exceeded in so many ways, all evidence of the knowledge, purposes and sincere concerns of you Frank, combined with The Greenspan Company, The job that was done for us far exceeded the fees that were involved. As we should of expected everything was all completed with nothing less than a hand delivered check in person by you Frank, thanks.

We have highly recommended The Greenspan Company on every available opportunity and consider it the least we could do to continue our friendship. Should any of your prospective clients care to contact us directly, feel free to have them call to receive a conversation in detail of the great benefits of hiring The Greenspan Company as well as the friendships we have made.

We want to thank not only you Frank, but to everyone at The Greenspan Company most sincerely for helping us through this difficult period of our lives.

Best regards.

Sincerely,

James, Tami, Alecia & Tyler Carlton
James, Tami, Alecia, and Tyler Carlton

P.S. We look forward to stopping by your office and meeting Mr. William Greenspan and the other professionals at The Greenspan Company.

cc/ Mr. Randolph H. Goodman,
Mr. William V. Greenspan