

# Headlines

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838 MARKET STREET, SUITE 400 SAN FRANCISCO, CALIFORNIA 94102  
TEL: (415) 989-8240 FAX (415) 989-3235

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September 29, 1992

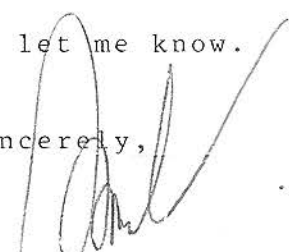
Jerry Fleischman  
The Greenspan Company  
400 Oyster Point, Ste 519  
South San Francisco, CA  
94080

Dear Jerry,

We would like to extend our thanks to you and The Greenspan Company for its highly professional services we received relative to our recent fire loss. Without your expertise in preparing and presenting our loss and damages, to the insurance company, we would not have received such a satisfactory settlement. I would not hesitate in the least to recommend you and The Greenspan Company to anyone if they were to suffer a loss.

If I can assist you in any way please let me know.

Sincerely,



Andrew Cramer, President  
Headlines

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1301 HARRISON STREET    SAN FRANCISCO    CALIFORNIA 94103    415 621 1981

January 8, 1988

Randy Goodman  
The Greenspan Company  
400 Oyster Point Blvd.  
So. San Francisco, Ca.

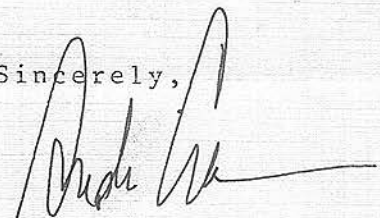
Dear Randy,

It was a pleasure seeing you the other day and even more of a pleasure signing the final claim on the Market Street fire. I had no idea that the negotiations and final claim would be so involved.

I want you to know that from the morning that Jerry Fleischman came into my smouldering store, both you and he have made what could have been trauma and real losses into an acceptable position for my company. Thank you for securing the advances from the insurance company. I would be happy to recommend you to any prospective client.

Best wishes for a happy and healthy New Year.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Andrew Cramer', with a long horizontal flourish extending to the right.

Andrew Cramer  
President  
Headlines

AC:sb