681 First Street Gilroy, CA 95020 (408) 842-0418 FAX (408) 842-0499

July 13, 1998

Dear Ken:

Thank you so much for your help after my September, 1997, fire which totally destroyed my dental office of sixteen years.

All went up in smoke. I lost it all. And without your help, I would have lost a great deal more!

I can't believe the insurance game. These guys smile while they take your premiums--then jab you in the back when you finally need their help the most--after a huge loss.

I personally believe that I would have been lucky to get even half of what I did without Greenspan's help. Plus, it would have taken a lot more time.

Ken, because of you and Greenspan, I got back on my feet quickly and was fully back in business in five months-a short time for a dental office.

Also, you knew the insurance company's lingo, coverages, and tactics. You kept them honest and cooperative.

It was well worth it to have had you and Greenspan to help me. The extra money I received from insurance far outweighed the well-deserved commission. I heartily recommend you to others.

Thank you again, and God bless.

Sincerely,