CHOC[SM]
HOSPITAL

August 23, 2002

455 S. Main Street
Orange, CA
92868-3874
714-997-3000

TO WHOM IT MAY CONCERN:

In December 2000, a devastating fire caused extensive damage to the structure and contents of the store and warehouse located at 5059 East Whittier Boulevard, Los Angeles, California, and operated by Children's Hospital of Orange County Thrift Stores (CHOC).

The Greenspan Company/Adjusters International was retained to assist CHOC in the quantification of its real, personal and time element losses and the presentation and adjustment of its various insurance claims. Gary Johnson, Jim Warren and Paul Migdal of Greenspan were instrumental in securing a highly satisfactory settlement on CHOC's behalf from its insurer. In addition, Sandy Cho was of immeasurable assistance in compiling and analyzing pertinent loss data and records.

CHOC appreciates and commends Greenspan for their diligence and expertise in representing CHOC during the very difficult claims reimbursement process, and would recommend their services to any organization facing similar circumstances.

Yours very truly,

CHILDREN'S HOSPITAL OF ORANGE COUNTY

Kerri Ruppert
Senior Vice President and
Chief Financial Officer

KR/ca

CHOC℠
THRIFT STORE

April 25, 2002

Via Federal Express

13635 Freeway Dr.
Santa Fe Springs, CA
90670
562-921-1199
562-404-6111 Fax

The Greenspan Co./Adjusters International
16542 Ventura Boulevard, Suite 200
Encino, CA 91436-2092

Re: CHOC Thrift Stores - E. Los Angeles Location

Enclosed is our check in the amount of $110,000.00 representing fees due The Greenspan Co. with respect to services rendered on behalf of CHOC Thrift Stores in securing a settlement on our claim for fire damages with FM Global.

Your expertise and assistance in the settlement of this difficult claim has been greatly appreciated. Letters of recommendation for you and your organization will be forthcoming.

Sincerely,

Kerri Ruppert

Kerri Ruppert
Senior Vice President &
Chief Financial Officer

Enclosure: Check No. 802031