

Martin R. Thomas
279 Maher Road B-1 #8
Watsonville, CA. 95076

June 6, 1998

Dear Mr. Randy Goodman:

I am taking a moment to express my appreciation for the Greenspan Company, and your office in particular, regarding the recent settlement with my insurance carrier. My home and all its contents, as well as the appurtenant structures and contents, were lost in a wildfire which consumed 109 other homes as well (the 1997 Williams Fire of North Yuba County, CA). Were it not for the assertive stance delivered by Greenspan to my insurance carrier, I know the outcome would have been far less favorable.

Aside from the financial attributes, which I recognize fully recovered the fees for your services, the heretofore unrecognized brutality of the insurance industry was minimized as well.

During the final days of the settlement, the insurance company not only intimidated me, as you know; they literally changed my statements made to them, during the investigative phase. Had Greenspan representatives not been present when I made those statements, there would have been no recourse but to accept the version offered by the insurance carrier. Without your support and experience behind me, I would probably have succumbed to their unethical tactics. Greenspan always seemed to have multiple alternatives to offer me, based on extensive experience. In your line of work, experience is what counts.

Again my appreciation,
Respectfully,



Martin R. Thomas