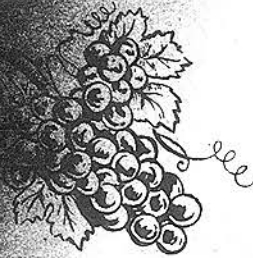


Leonard



LEONARD FARMS • 910 SO. LEONARD AVE. • SANGER, CA. 93657 • PHONE: (209) 255-8333

December 22, 1989

The Greenspan Company
400 Oyster Point
South San Francisco, Ca. 94080

Attention: William Greenspan

Dear Bill:

I wish to thank you for your help in my recent extensive fire loss. Your company was very prompt in accessing my loss and preparing the necessary complete documentation for a speedy insurance recovery. My claim was acted upon in a very timely manner.

I would recommend your company to others without any reservation. Please use myself and Leonard Farms as a reference.

Yours very truly,

Cuyler H. Leonard
Leonard Farms