

Roy C. Foster
1766 Alhambra Lane
Oakland, CA 94611-2232
510-339-8329

July 11, 1997

Dean Osborne
Licensed Public Adjuster
The Greenspan Company
400 Oyster Point Boulevard, Suite 519
S. San Francisco, CA 94080

Dear Dean:

Thank you ever so much for your efficient and attentive efforts to settle the fire damage claims with State Farm Insurance for the property located at 3230-32 14th Avenue, Oakland, CA.

It was a true pleasure working with you and your company in this affair and your prompt attention to the myriad details, aggressive pursuit of the appropriate settlement with State Farm, and efficient paper work made a troublesome fire damage much easier for me to manage.

Thank you, again, and should disaster unfortunately strike my properties again, I shall not hesitate to contact The Greenspan Company first.

Sincerely,



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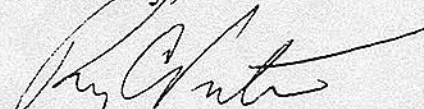
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