

November 14th, 2000

THE GREENSPAN COMPANY/ ADJUSTERS INTERNATIONAL 16542 Ventura Boulevard Suite 200 Encino, CA 91436-2092

Re: Fire Loss of 1/17/99

Following a tragic fire at my home on January 17th, 1999, I started off on the wrong foot by hiring one of your competitors. Frequently in life we make mistakes and we are unable to "go back" and recover. In the case of my fire loss, I was given another chance. Over and over again I heard your name and made the decision to release from my services the first adjuster I'd hired. It proved to be the best decision I ever made.

I brought you in as my loss consultant to battle the Fair Plan, and I never had to look back. You were there for me when I needed you... emotionally and professionally. You took the time to explain those things that needed explaining and you had the expertise to get the job done... quickly, efficiently and graciously. Your expertise resulted in a 100% increase in my settlement. The peace of mind you gave me as I observed your professionalism and competence in preparing the necessary information needed to resolve my claim had a calming effect and allowed me to go about my business without concern.

Thank you very much for all of your efforts and all that you have done on my behalf.

Best regards,

JACQUELINE LERMAN