Thomas Shelton Powers, M.D.

March 23, 1990

Bill Greenspan The Greenspan Company 400 Oyster Point South San Francisco, CA 94080

Dear Bill:

I wanted to take this opportunity to thank you for your excellent efforts on my behalf in regard to settling the various insurance problems I have had with my property. You provided invaluable assistance in sorting out the myriad problems and issues involving the numerous claims. I was extremely pleased with the settlement results.

I would also like to commend you on your exacting professionalism, attention to detail and persistence in following up the many loose ends to bring this claim procedure to its successful resolution. I look forward to working with you again in the future and would highly recommend your services to others. You produce real value for the dollar, are well versed in the necessary regulations and procedures and have the talent to guide even the least informed through the maze of insurance matters.

Again, thanks!

Sincerely,

Thomas Shelton Powers, M.D.