

1211 North Lemon Avenue
Menlo Park, California
10 December 1993

Bill:

Enclosed, is a letter of endorsement. I don't know if this is what you had in mind, but I hope you will find it helpful.

On more of a personal note, I'd like to express my appreciation for the help of your entire organization: yourself, Ken Crown and Chris Glenister.

Truly, anyone who hasn't been in such a situation can possibly describe the feelings I experienced immediately after the fire. The state of shock partially numbed the enormity of what had occurred, but nevertheless, I felt totally engulfed by the legalities, technicalities and necessary action which were pending. That I was totally ignorant in these matters further compounded the situation.

Into this scenario came the Greenspan Company. One cannot describe the confidence and relief I felt when told, "We will handle everything".

And you have. Your personnel were efficient and professional. Your organization has provided me with the maximum insurance compensation. I would be more than pleased to recommend your services. Again, my sincere appreciation.

Sincerely,

Bob Lum

LUM'S BUSH STREET APARTMENTS
1246 BUSH STREET SAN FRANCISCO, CA 94109

December 9, 1993

TO WHOM IT MAY CONCERN:

Until I experienced, firsthand, a devastating fire loss, I could not have imagined the bewilderment and confusion of such a catastrophe. I realize now that one cannot adequately prepare himself to thread through the technical maze of assessing damage, protecting oneself from liability, dealing with governmental and jurisdictional agencies, and negotiating knowledgeably with insurance company adjusters. Because of personal involvement it would have been practically impossible for me, acting alone, to set upon a logical course of action and pursue it rationally and objectively.

I was fortunate in such a situation to fall into the hands of Greenspan & Co, Loss Adjusters. I found them to be highly professional and unfailingly responsive in the discharge of their fiduciary duties. Greenspan & Co inspired confidence, and I always felt they truly represented my best interests. They greatly simplified the entire claims and subsequent reconstructions processes. I do not see how Greenspan & Co services could have been better, and I would not hesitate to recommend them.

Sincerely,

A handwritten signature in cursive script that reads "Robert L. Lum". The signature is written in dark ink and is positioned above the printed name.

Robert L. Lum