

STEVE WAGNER

1074 Lewis St.
Santa Clara, Ca. 95014
Phone: (408) 248-6870
Fax: (408) 243-2274
steve_wagner@hp.com

March 13, 2001

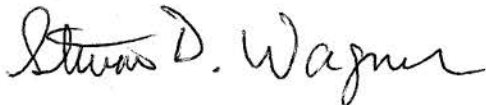
Dear Ken,

When the fire happened in April of 2000 we didn't know where to start with rebuilding our lives. Our Insurance agent was right there with some money to help with our immediate concerns, which was where are we to stay now? The next day is when it finally hit our family and when we visited the site and saw how much destruction a little fire can cause. We were devastated! Ken Crown and Ron Semenza were also there trying to explain how Greenspan works, but my first impression was that they were the type of people who feasted on other peoples hardships.

When I talked to my insurance agent and found out what exactly was involved with dealing in a fire lose, I started to think that maybe Greenspan was the way to go. Ken and Ron visited me on three more occasions explaining how easy it would be for me if I let them handle all the details. Me and my wife signed with Greenspan and have never looked back. They have handle everything from determining the scope of work to be done to itemizing every little thing that we lost in the fire. All we had to do is sit back for the ride and participate whenever needed.

Bryan Romeo did the itemizing of all the lost items in our house and worked with us to get more then me or my wife ever anticipated. Ken worked with the builders to come up with a fair and equitable scope of work that allowed us to upgrade every room in our home. I'd have to say that Greenspan (Mostly Ken and Bryan) was the right decision for us and would like to thank them and there staff for helping me and my family through the tough time we had.

Sincerely,

Steve D. Wagner