

S & Jay L. L. C.
dba Best Western Crossroads Inn
Moore, OK 73160

October 24, 2000

Arnie Abramson
The Greenspan Co./Adjusters International
16542 Venture Boulevard, Suite 200
Encino, CA 91436-2092

Re: Tornado

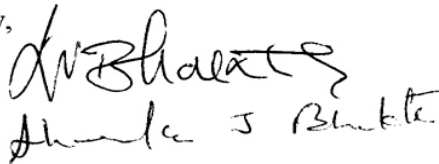
Dear Arnie,

I used to reside in Moore, Oklahoma, until my motel destroyed in the May, 1999 tornado that swept through Moore. I did not know what to do, so I hired you and The Greenspan co. to take care of my claim

I greatly appreciate how you handled the case; you did an excellent job using a very methodical approach. Whenever I had any questions, you had a very clear and understandable response. You exactly knew how to make things run smoothly and efficiently. You did a great job making sure I did my part of the case, as in giving you the necessary information you needed for the case. If you ever need a recommendation, I will be more than happy to tell anyone about the superior job you did handling the case.

I wish you the best of luck and the best of success. If I can ever be of any assistance to you, please indeed contact me, or if you are ever in the area, you must definitely stop by.

Sincerely,

Handwritten signature in cursive script, appearing to read "Jay and Sharda Bhakta".

Jay and Sharda Bhakta
6370 IH 35 North
San Antonio, TX 78218
Phone: (210) 646-6336
Cell: (405) 823-4455