

Zakiya A. Hooker Bell
8908 Velma Lane
Tracy, CA 95376

October 30, 2003

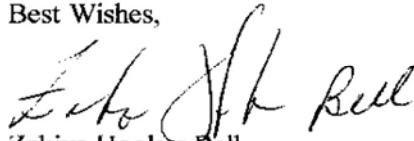
Ken Crown
The Greenspan Co. / Adjusters International
2 North 2nd Street
Suite 1215
San Jose, CA 95113

RE: Fire Loss of 7/26/98 to my father's (John Lee Hooker) home

Dear Ken,

I had been meaning to send you this letter for the past two years and never had an opportunity to do so. I want to apologize considering the fantastic settlement you were able to secure on behalf of my father's fire loss. Unfortunately, my father is no longer around to personally address the wonderful experiences he had in dealing with you and the representatives of your firm, ie: Gregg Clifford and Anne Marie Lukas. Had we allowed Farmers Insurance to adjust this loss, we probably would have only collected 50% of what you were able to secure on our behalf. Your fees were certainly worth the expense in light of my father and I not having to deal with all of the complex issues that arose. You took much of the burden off our shoulders and based on the \$150,000 of upgrades we made to the home, your fee was well worth it. Please feel free to have any perspective client give us a call. I can be reached at (510) 568-7881. Send my best to Gregg.

Best Wishes,


Zakiya Hooker Bell