

T H E F R I E D M A N C O M P A N I E S

January 6th, 1998

To Whom It May Concern:

I am writing to offer my strongest recommendation for Paul Migdal and Sandy Cho of The Greenspan Co. / Adjusters International.

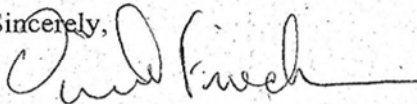
Recently, our company endured a large fire at our Phoenix processing facility. Due to the size of this fire, we elected, for the first time, to hire a public adjuster to manage our claim. After a thorough search of the industry, we chose the Greenspan Company due to their size, experience, and extensive list of satisfied former clients.

Paul Migdal and Sandy Cho were assigned our case. From the beginning, they took complete control of the adjustment process. They quickly digested our complete commercial policy and uncovered areas of coverage we would not otherwise have identified. They managed our claim in a very professional and concise manner. Their requests for information were well thought-out and precise. Their established relationships with the insurance adjusters proved very helpful in facilitating the fair and swift adjustment of our claim.

Paul and Sandy did an excellent job in managing our adjustment process. Due to their expertise and hard work, our company received a significantly higher settlement than we would have been able to recover on our own. While I hope to never again require their services, rest assured, if we ever have another fire, my first phone call will be to Paul and Sandy.

If you have any further questions, please do not hesitate to give me a call at (602) 484-4966.

Sincerely,



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