

The New Cliff House

1011 South Main Street
Fort Bragg, California 95437
707 961-0255

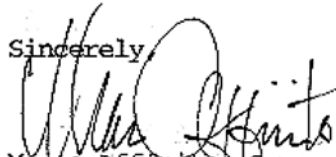
March 10, 1989

To Whom It May Concern:

I contacted Bill Greenspan after a large fire at my restaurant in August 1987. His response was immediate and extremely professional. Through a long and tiresome insurance claim, Bill's documentation was flawless. He continued to work in my best interests and proved himself to be a true gentleman through all our business dealings.

Bill is more than deserving of my full recommendation and respect.

Sincerely,



Mario Affinito, Owner
THE CLIFF HOUSE RESTAURANT



December 30, 1986

Randolph H. Goodman, Vice President
The Greenspan Company
400 Oyster Point Blvd.
South San Francisco, Ca. 94080

Dear Randy:

I'm Impressed!

You seem to have a very efficient rapport with insurance company adjusters.

You quickly settled my loss without sacrificing full value. I could not have done as well; a lawyer could not have done as well.

You continually kept me fully informed.

You hand delivered checks immediately.

In short, you did an extremely professional job.

I sincerely thank you,

Mario Affinito

1550 Fifty-First Street Sacramento, California 95819 916-457-3438