



COCKTAILS

**FINE
ITALIAN
FOODS**

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May 8, 1996

Randy Goodman
The Greenspan Co. / Adjusters International
400 Oyster Point Boulevard
Suite 519
So. San Francisco, CA 94080

Dear Mr. Goodman:

It is with great pleasure that we write to you to express our appreciation for the work The Greenspan Co. / Adjusters International accomplished on our behalf for the severe fire loss we sustained in June 1995.

When we first interviewed you, Randy, we were impressed with your knowledge and insight in our discussions regarding the adjustment of our claim. You pointed out various areas of potential problems that could arise and convinced us that your involvement would greatly assist us in recovering from our loss and help us reopen our restaurant at the earliest date possible.

You more than accomplished the needs we had in moving our claim to a most favorable resolution. David Verbits and the other consultants that your company utilized in presenting our property loss were knowledgeable, courteous, and always responsive to our needs. David's efforts as well as your efforts in the property adjustment allowed us to reopen our facility within four months after suffering a property loss greater than \$500,000.00. Without your involvement this could not have been achieved.

Of equal importance to our financial recovery was the oversight and analysis you and Shellie Landa, CPA, implemented in our business interruption loss. Your presentation to our insurance company's adjuster and their forensic accountant was thorough and professional. More importantly your response at all times to our questions and the questions raised by our insurance company were expedient and demonstrated the full experience of both yours and Shellie's continual involvement in business interruption claims. We are certain we could never have achieved the most favorable settlement that your efforts produced in the negotiation of our business interruption loss.

Please extend our thanks to your co-workers including Sandy Raz, who was always there and available and could always contact you when we were in need. We look forward to seeing you at Original Joe's on a frequent basis.

Very truly yours,

Matt J. Rocca