

October 29, 1991

Mr. William Greenspan
The Greenspan Company
400 Oyster Point, Suite 519
South San Francisco, CA 94080

Dear Bill:

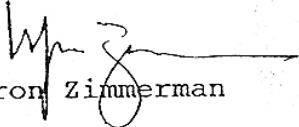
It has been brought to my attention that your company will be involved with helping the Oakland Hills fire disaster home owners.

You and your company have done an outstanding job in assisting me with my multi-million dollar fire claims. Your expertise, aggressive approach, and results have exceeded my expectations, and I am very appreciative.

Please feel free to use my name when dealing with said fire victims, and I will be happy to answer any questions those home owners may have regarding The Greenspan Company.

Once again thank you for your advise, direction, and professionalism.

Very truly yours,


Myron Zimmerman

MZ:eo