DAVID L. ABELL, Inc.

fine pianos 8162 BEVERLY BOULEVARD LOS ANGELES, CALIFORNIA 90048 (213) 651-3060

(213) 652-2733 (213) 651-3499 FAX

July 16, 1991

Mr. William G. Rake The Greenspan Company 3600 Wilshire Blvd., Suite 300 Los Angeles, California 90010

Dear Bill:

like to take this opportunity to thank you and your would wonderful staff for all your efforts in adjusting my fire claim.

It would seem that the Insurance Company threw every possible obstacle in our path, but you were able to overcome all the problems and their intransigeance and you were able to obtain my complete entitlement under the policy.

Bill, the adjusting process was a real eye-opener. One of the things that turned out to be important to me was the care and the helping hand from you, Dennis and Joe. The moments right after the fire are most traumatic. You see your life has gone up in smoke, unless you have gone through it there is nothing that can prepare you for that moment. You did more than just collect the money due me (that the Company really didn't want to pay), you helped me get through what was probably the roughest emotional moment in my life. Some things are more important than money. For all of this I thank you. In short, I am most pleased and eager to recommend you and your company to anyone.

I remain, with warmest regards to all,

Sincerely yours,

David L. Abell