

April 5, 1995

William V. Greenspan, SPPA The Greenspan Company 400 Oyster Point Blvd.,#519 So. San Francisco, CA 94080

Dear Bill,

As you can appreciate, following the earthquake of January 17, 1994 I was faced not only with the disaster which occurred to my home, but as well I had considerable anxiety concerning the prospect of dealing with my insurance companies. Unfortunately, I had been through a major loss previously and found that when a large loss is involved, the insurance companies become your adversary, not your friend.

I was most fortunate to be introduced to you. Suffice to say, that you "took the bull by the horns" and turned my insurance company around. There is no question in my mind that your expertise and tenacious approach to my claim provided a very favorable settlement. The benefits of your service far outweighed your cost.

As a musician and an artist an additional benefit of your employment was the peace of mind that I experienced while you resolved my claim. There is no question that you are the best.

Please feel free to use my name as a reference for your service at any time in the future.

With warm regards, I remain,

Sincerely,

Sergio Mendes