Rey and Kathy Corona

May 13, 2004

Subject: Letter of Recommendation for Kenneth Elkman and Greenspan

To Whom It May Concern:

When we first met with Greenspan we were in a crisis. We had just suffered a major loss and our insurance carrier was not exactly running to our aid. As we are in the field of filing claims for medical providers, I well understood that insurance is not always what it should be. Unfortunately we all have some basic faith that since we have always paid our premiums on time and in good faith, that when we called upon our policy it would in fact act with the same integrity. Please be advised, this is not always the case. If my husband and I had not retained Greenspan to adjudicate and settle our claim we would have lost tens of thousands of dollars

Greenspan has an incredible staff (especially Kenneth Elkman) that brings a level of expertise and honestly that is often hard to find. They are extremely knowledgeable on all facets of claim management and analyzing policies for maximum reimbursements.

Mr. Elkman always acted in a professional manner, yet continually worked on getting our claim through all the stumbling blocks our carrier Liberty Mutual wanted to present. We were always impressed with Ken's ability to stay in communication with us regarding the process of each development, as well as staying on target and focused on all the numerous issues that were being questioned and or contested by our insurance carrier. Their research was always thorough, accurate and comprehensive.

Overall, Mr. Kenneth Elkman and his staff are a very conscientious, honest and capable company. We would strongly recommend them to anyone. If we can be of any further assistance to you or provide specific details regarding Ken Elkman or Greenspans abilities please do not hesitate to call me directly.

Sincerely,

Rey and Kathy Corona