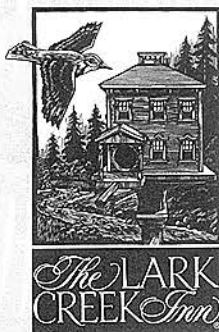


May 13, 1992



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

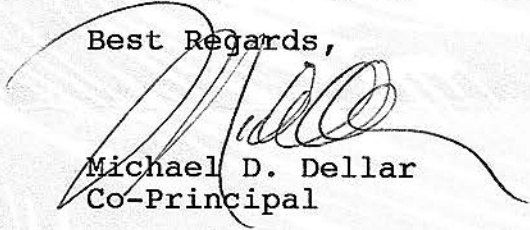
Dear Bill:

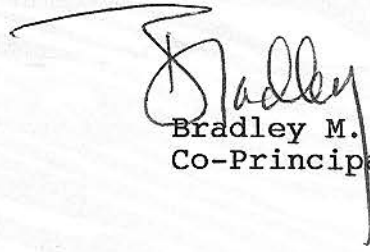
We are pleased to send along this letter of praise for the services provided by The Greenspan Company.

From the outset, you and your associates provided The Lark Creek Inn with the highest possible level of professional service. From assisting with the virtual immediate start of reconstruction after our fire, through reopening, and culminating with an equitable recovery from our insurance carrier, The Greenspan Company's efforts were first-rate.

Should we have the need for independent insurance adjustment services in the future, the first call we make will be to The Greenspan Company.

Best Regards,


Michael D. Dellar
Co-Principal


Bradley M. Ogden
Co-Principal

MDD/jr

Restaurant

ONE MARKET
San Francisco

RECEIVED

MAR 22 1994

March 21, 1994

Ms. Shellie Landa
The Greenspan Company
400 Oyster Point Blvd.
So. San Francisco, CA 94080

Dear Shellie:

Thank you for your assistance in reviewing our insurance coverage for both The Lark Creek Inn and One Market Restaurant. Your suggestions have been extremely helpful and we are in the process of implementing them into our policies. We hope never to have to use our business interruption, sprinkler damage or any of the other areas of coverage you reviewed, but I believe that we all sleep a bit better knowing that we have them.

As a way of saying thank you, we would like to invite you and a guest to be our guests for lunch, brunch or dinner at either The Lark Creek Inn or One Market Restaurant. By copy of this letter, we are extending the same invitation to Bill Greenspan. Hopefully you will be able to escape the barrage of claims in Southern California and enjoy some of our farm fresh fare. Please give me a call and let me know when and where you would like to dine.

Thank you again for the information and the education.

Sincerely,



Tracy A. Frank
Director of Administration

cc: Bill Greenspan
Michael Dellar