

**The Golden Bear Lodge
1717 Adobe Canyon Road
Kenwood, CA**

April 13, 2004

The Greenspan Co./Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080

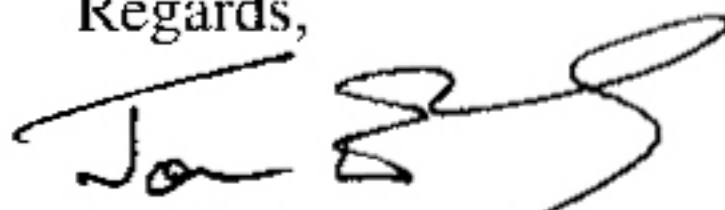
To Whom It May Concern,

We met the team from The Greenspan Co./Adjusters International under unfortunate circumstances after our insurance agent highly recommended that we engage them to handle the delicate art of insurance settlement negotiations for a catastrophic fire loss we suffered in February of 2003. Fortunately we did meet and engage them or we may still be dealing with a particularly obstinate insurer that used tricks and stalling tactics to delay payments that only an expert organization such as Greenspan is qualified to recognize and thwart.

In particular, we would like to thank both Paul Migdal and Jim Warren for the tenacity and perseverance that they demonstrated while helping us settle our large and cumbersome fire insurance claim. Our claim included both the structure and restaurant equipment resulting in prolonged negotiations with our insurer regarding replacement cost vs. market value, loss of non-conforming zoning use and relentless, non-productive investigations into the cause of the fire. Negotiations that we the owners were not prepared to tackle ourselves either knowledgeably or emotionally. Paul and Jim were able to keep our spirits up while we dealt with the excruciating process of proving our claim, all without the necessity of legal intervention and the added expense of full legal representation.

Much of the backup documentation for our negotiations was organized, researched and provided by Greenspan which, no doubt, enhanced our bargaining power. It is quite possible that the fee we paid Greenspan for their services was recouped in the final settlement agreement as a result of their participation and efforts.

Regards,



Jon Early
Managing Member