ANTONIO SOTO, JR., D.C.
Chiropractic Professional Corporation
5904 North El Dorado Street, Suite A • Stockton, CA 95207 • (209) 474-8215 • Fax # (209) 474-8953

February 3, 1995

Mr. Chris Glenister
The Greenspan Company
400 Oyster Point, #519
South San Francisco, CA 94080

RE: CHIROPRACTIC OFFICE FIRE
DATE OF LOSS: 12/12/93

Dear Mr. Glenister:

I would like to take this opportunity to thank you from the bottom of my heart for everything that you and The Greenspan Company team have done for me over the course of our recent loss. It is without question that without hesitation I would recommend anyone who has suffered any type of professional, personal or residential loss to speak with you or any agent of The Greenspan Company immediately.

I most certainly wish I had spoken to your company from the onset. Naively I believed that I could handle my case by myself. By the time I had spoken to The Greenspan Company the carrier had already requested information that they should not have. In giving them that information, it later came back to haunt me and made it a more difficult case for you to solve I am sure.

My chiropractic office, in addition to other businesses in the building, was completely destroyed on December 12, 1993 by an arson fire. The Greenspan Company then came in and lifted an incredible burden off of my shoulders. This allowed me to focus once again on my practice, my patients, my family, and allowed me to help reduce my losses.

In addition, there is no question in my mind that without you I would never have been able to obtain an equitable settlement with the insurance company. The insurance adjusters were very difficult which is something that also surprised me and that I would never have anticipated.

Admittedly, I initially was apprehensive about speaking with agents from The Greenspan Company. When I saw that the owner of the building chose to utilize your services, I took great note. After speaking with agents from The Greenspan Company I then became a client and have been extremely happy that I did so. I would recommend to anyone who reads this letter that they do the same.

I welcome any inquiries whatsoever in regards to The Greenspan Company. Please feel free to recommend those that have any questions or hesitation to call me. This is obviously with their best interests in mind. I cannot say enough; words seem inadequate to express my deep appreciation for everything that you have done for me.

If I can be of any help in the future, please feel free to call upon me. God willing, I will not have a need in the future for your services. However, if I do, I will be certain to call upon you immediately.

Thank you once again.

Sincerely,

ANTONIO SOTO, JR., D.C.
Certified Disability Evaluator
Industrial Disability Examiner

AS:jm