Gordon A. Scott, III – President The Greenspan Co. /Adjusters International 400 Oyster Point Blvd. suite 519 South San Francisco, CA 94080-1921

Dear Mr. Scott,

We want to express our deepest appreciation and thanks to The Greenspan Co. Adjusters International. The tremendous results your team accomplished in the recovery of our insurance claim will never be forgotten.

While we were initially hesitant about retaining a public adjuster, our meetings with Paula Borges presented numerous positive reasons to retain The Greenspan Co. Adjusters International. Paula gave us hope and explained your team would level the playing field. Everything Paula said came true. We are extremely satisfied with our decision.

Eric Metz, your lead adjuster, took control of our claim and negotiated with our insurance company. Eric's diligence, knowledge of insurance and professionalism increased our settlement by more than 125% of what the insurance company initially wanted to give us. Despite what my insurance company wanted to do, Eric never backed down. Eric kept us updated during every phase of the claim process and explained what was going on and the "why" behind it. He made sure our Loss of Rents was paid for the duration of the repairs. When the insurance company denied damage caused by mold growth that resulted from water used by the fire department, Eric challenged their denial, won and got the mold remediation covered and paid for; this assured our apartment building will be clean and safe for our new tenants.

As a result of all your fine efforts, we're now able to rebuild our apartment building how we want to, to our specifications and tastes; not to our insurance carrier's. In doing this, we can now build nicer apartments, obtain the type of new tenants we want, which means we can now increase the amount of rent we can now charge.

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If anyone should be so unfortunate to experience a loss of this nature, we highly recommend the services from your firm and as your byline says, The Greenspan Co. Adjusters International knows "the right way to settle claims"

Our best to all of The Greenspan Co. Adjusters International team.

Sincerely,

Bashir & Musrat Ahmad