CARLOS PALMA 143 LONGVIEW DRIVE

DALY CITY, CA 94014 PHONE: (415) 519-3660

January 18, 2008

The Greenspan Co./A djusters International 400 Oyster Point Blvd, Suite 519 South San Francisco, CA 94080

RE: Fire Loss at Apartment Building in San Francisco

Thank you very much for all the hard work you did on our fire claim. We own a two unit apartment building in San Francisco that suffered a lot of damage from a very large fire. We did not know what to do. We were approached by many public adjusters and were unsure of hiring one. We are very happy that we met you and hired your company to help us with the insurance claim. You also negotiated an excellent settlement on the repairs. We recovered much more than what we ever thought we could.

We are happy you were on our side to protect us. Having you represent us was a blessing! The fees that we paid you of over \$20,000 paid for itself. Thank you for all your hard work. We will recommend you and your firm anytime. Please feel free to utilize us as a reference for any potential client.

Sincerely,

Carlos Palma

(Owner)