

THE ANSWERING SERVICE INC

January 11, 2005

Mr. Ken Crown
The Greenspan Co./Adjusters International
Two North Second Street
Suite 1215
San Jose, CA 95113

RE: My positive association with Ken Crown and his staff

To Whom it May Concern,

After my home, three businesses and a rental unit were destroyed by fire in June of 2003, I was completely unaware of how the insurance business operated. My insurance agent assured me that I would receive total replacement of my building which was completely destroyed. They sent their representatives and I was told the replacement cost would be \$170,000 for my building. When I recovered from the shock of this estimate, I was told by some friends from California that I should contact Ken Crown of Greenspan immediately, as he had been very helpful to them after their fire.

Ken responded as soon as he could get to Idaho and he set to work, sending in a team of contractors and inventory coordinators to go through every piece of debris to assess my loss and give a more realistic estimate of construction. I was busy trying to reconstruct my life and relocate my businesses, as well as helping my tenant and my visiting niece, who were both in the structure and narrowly escaped and were still in shock.

I can not say enough about the way Ken responded and helped to alleviate my stress in dealing with the insurance company who seemed to be in complete denial of my claim. He was able to obtain more than four times the amount I was originally offered as well as obtaining the relocation and loss of income costs to which I was entitled. There were

many parts of my policy that I unaware of and he was able to effectively represent me with his knowledge of all insurance matters.

I will be moving into my rebuilt building in March and after a year and a half of negotiation, I have finally received what I was insured for in the beginning.

I would highly recommend Ken Crown and his team of experts for anyone who has suffered a loss as severe as mine. Please contact me if you have any questions regarding using Greenspan Company.

Sincerely,

A handwritten signature in cursive script that reads "Lyn Stallard".

Lyn Stallard

Owner

The Answering Service

The Tanning Service

Mixed Breeds Gallery

LS/nll