

**CH BAY HICKORY INC.
EMIL VILLA'S HICKORY PIT
1800 EAST 14TH STREET
SAN LEANDRO, CA 94577**

September 29, 2014

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

Our family restaurant recently had a really bad structural fire. The loss caused tremendous pressure on our family and damage to our business. We are very happy to have met you and Gregg Clifford to assist us in our insurance claim. We could not have recovered so quickly without the efforts of The Greenspan Co./Adjusters International.

We are grateful that The Greenspan Co./Adjusters International was there to help us in the time of need. The insurance company did not guide or help us through the process. They hired two separate adjusters to try and reduce our claims payout. Neither one of them looked like they were out to protect our interests or navigate us through a recovery for our policy benefits. Thankfully, we met with you and your team shortly after the fire.

Your efforts to quantify and measure the loss were exact and detailed. The forensic accountant, Chris Glenister, as well as the Contents Specialist, Jenny Schulz, that were a part of your team were extremely thorough and led us to a well thought out resolution. We sincerely appreciate your negotiation skills. The costs for the services of The Greenspan Co./Adjusters International were a percentage of our settlement and were very reasonable. We are happy to serve as references to any future potential clients.

Please feel free to share my contact information with anybody that is considering hiring your firm.

Sincerely,

Janny Kim
General Manager
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