March 12, 1997

William Greenspan
The Greenspan Co.
400 Oyster Point Blvd., Suite 519
S. San Francisco, CA. 94080

RE: 730 Stockton St., S. F.

Dear Bill:

This is to thank you for your very aggressive and effective service in representing my mother in regard to the subject building, where a fire occurred on November 6, 1996 in one of the apartments. The fire totally gutted the apartment which was the origin of the fire and caused substantial damage to the public areas and a portion of the exterior of the building as well.

When you approached us as a public adjuster to represent us before our insurance company, I was very apprehensive because I had never heard of public adjusters and was not quite sure what they could help us with. My initial thought was that I could do the job myself as I had some previous experience. Only after I talked to several of your references and determined that I was faced with a very complicated fire aftermath did I realize that I was not equipped to negotiate a settlement with my mom's insurance company. After interviewing and checking out your firm and another, I chose your firm. We have not been disappointed in our choice and we must say that we have been impressed by your doggedness and effective representation of my mother's claim. We definitely feel that we got at least \$10,000 and maybe \$15,000 more than if we did not use your services.

Please feel free to use this letter as one of your references and also we would be more than happy to talk to any of your prospective clients. My son Bill's phone number is 510-444-1105.

Sincerely

Mrs. Lai King Quan

greenspan.wd

January 18, 2018

Kenny Taylor, and Chris Glenister
The Greenspan Co./Adjusters International
5000 Hopyard Rd., Suite 302
Pleasanton, CA. 94588

RE: 830 Hyde St., S.F. 94109; Fire Damage Claim

Dear Kenny, and Chris:

Just a short note of appreciation. On October 20, 2010, the fire that originated at 824 Hyde St caused severe damage to our 830 Hyde St. building. Shortly thereafter, three companies approached us to provide public adjusting services. Because of the complexity of the claim I knew I needed someone to represent us. After checking references, we chose The Greenspan Co./Adjusters International; I am glad we did. It was a nightmare dealing with the insurance companies, displaced tenants, the city agencies, etc.; however, your expertise, support, personal touch at times, and constant communication helped us through our ordeal.

Gary and his staff was very effective and always seemed to be looking out for our interests in representing us before the insurance companies which gave me a high level of comfort. Also, I appreciated that he and staff worked closely with Har-Bro and the city to develop the reconstruction plan for our building – there were so many details that I was grateful The Greenspan Co./Adjusters International was there. Also, whenever The Greenspan Co./Adjusters International caught a mistake it always seemed to be in our favor. I appreciated that.

Kenny did a wonderful job of tracking the status of payments and running interference when there were problems with timely or appropriate payment amounts. This help to insured that Har-Bro was paid on time. Also, Kenny was always willing to produce additional reports or summaries regarding payments, etc., which helped me to keep track of things. Some of these additional documents proved useful in dealing with the city agencies and our appraiser, who was working on the tax returns.

As for Chris, he did a marvelous job in making sure that we got all we were entitled to in terms of loss rents. I appreciate his research and efforts in this area. Also, I appreciated his willingness to challenge the insurance companies' assumptions and calculations. It took a load off of my mind.

In summary, without you and others at The Greenspan Co./Adjusters International I would have struggled mightily and probably would have greatly shortchanged ourselves. Thank you for your helping us with the subject claim and I would highly recommend you and The Greenspan Co./Adjusters International to other property owners.

If any of your prospective clients have any questions about this letter they may feel free to call me at 415-218-6451.

Sincerely, Bell Quen

Bill Quan, Manager of the Lai King Quan Properties LLC

Greenspan-Jan2018LetterOfAppreciation