

DONALD R. STEPHENS
LANE B. STEPHENS

REAL ESTATE INVESTMENT SINCE 1973

October 1, 2013

To whom it may concern:

We were fortunate enough to come across The Greenspan Co./Adjusters
International after having a relatively small casualty at a property we were buying in
Hayward as an investment property. They came highly recommended and we were not
disappointed. I never thought any part of the insurance world would be exciting or have
"go-getters" like this involved, but Greenspan Adjusters International makes the insurance
world exciting. From the first person I met, Ken Crown, to the principal of the company
who was my team leader, Greenspan Adjusters International went after our claim
aggressively, professionally, and diligently, until we ended up with a settlement that
exceeded all expectations. I only wish that we had found out about Greenspan Adjusters
International earlier while settling some previous insurance claims but we will definitely
use them in the future if given another opportunity.

Sincerely,

Donald R. Stephens

Lane B Stephens