

November 26, 2012

Via First Class Mail

Mr. Ken Crown
The Greenspan Co. / Adjusters Int'l
400 Oyster Point Blvd., Ste. 519
San Francisco, California 94080

RE: Recommendation of the Greenspan Co. / Adjusters International

Dear Ken:

Please permit this correspondence to serve as a personal recommendation for the highly professional staff at The Greenspan Co. / Adjusters International. Our office represented the heirs of a woman who died in a tragic fire, also resulting in the complete destruction of her residence and all personal effects. In the course of the litigation our office was required to determine the value of the lost personal property and residence. Our clients worked closely with Jody R. DuVall ("Ms. DuVall") who was primarily responsible for preparing the personal property analysis. The process was extremely time consuming, emotional and was handled by her in an exemplary fashion. Our clients appreciated her sincere approach and kind demeanor in working with them. The final contents was extremely detailed and withstood questions by defense counsel.

The second component of the damage analysis entailed the cost to rebuild the subject residence which was destroyed in the fire. Vic Johnson ("Mr. Johnson") was able to provide a comprehensive analysis which was done in an exceptional manner. Mr. Johnson was also able to interface with our clients on this difficult endeavor with a great degree of professionalism.

Our office had the opportunity to also work with Ken Crown and Clay Gibson, who were the supervising adjusters. Each of them are truly exceptional individuals and responded to all inquiries immediately. Each have a superior understanding and knowledge of the claims handling process and coverage issues. Our office would strongly recommend The Greenspan Co. / Adjusters International for any assignment requiring the above-mentioned professional tasks.

Mr. Ken Crown

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Thank you to The Greenspan Co. / Adjusters International and staff in working closely with our firm to attain a successful result from our clients.

Very truly yours,

MUSACCHIO & MONTANARI, PC.

A handwritten signature in blue ink, appearing to read 'R. Ernest Montanari', followed by a long, horizontal, wavy line.

R. Ernest Montanari, Esq.

REM|mgw