



WINDSOR

January 30, 2012

Bruce Tibert
Executive General Adjuster
The Greenspan Co./Adjusters International
455 University Ave, Suite 350
Sacramento, CA 95825

Dear Bruce,

Thank you and the staff at The Greenspan Co./Adjusters International for all the hard work you have done for Windsor Fashions. I have enjoyed working with you. You have been extremely conscientious and detailed in handling our claim. This catastrophic loss at the Roseville Galleria came at the worst time in our business, just weeks before Thanksgiving and the most important window in retail sales. The governmental agencies restricted access, but you were able to obtain entry, do a full inventory and arrange for removal of all the stock, furniture and fixtures in a very short period of time.

Your hard work resulted in our brand being obliterated or removed from the garments and arranged for sale of the salvage without impacting Windsor Fashions brand and labels.

You obtained a very advantageous settlement on the furniture and fixtures with Windsor also retaining the salvage.

Your crew did a remarkable job in maximizing our inventory loss at selling price. In addition to settling our stock at selling price, your accounting division recovered our lost profits for the entire period. With all that money to be lost, it was a great comfort knowing you were taking care of all the details. This allowed me to concentrate on reestablishing our Sacramento store.

It was imperative that we had cash flow during this process and I appreciate you getting that cash flowing from the insurance company as quickly as you could.

This has been a difficult process. It's not every day your business catches fire. Without experience in dealing with this kind of matter, I never would have been able to recover the costs from the insurance company that we have. Because of your professionalism and expeditious manner we have come through this and our Sacramento store is back in operation.

Thank you for all you have done.

Sincerely,



Steven Brodtkin, Controller
Windsor Fashions