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400 Oyster Point Boulevard
Suite 519
South San Francisco, CA 94080

Re: David Verbits
Claim # 13599181007

When my Mill Valley home burned down in December, I had no idea what the next nine months would bring. Though I have owned several homes, I am not a contractor, and the many ins and outs of construction were somewhat mysterious to me. Since this was my first, and hopefully last fire, I am also unaware of the subtleties of negotiating with a reticent insurance company.

These two elements would have made my claim to Safeco a walk in the park for them. It would have left me with tens of thousands of dollars less that I now have recovered, thanks to the diligent work of David Verbits, who was my advocate during this extremely complex process.

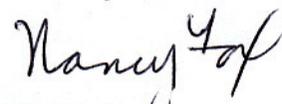
David knew the language of construction and negotiation, which required a tenacious and patient attitude. He was able to recover nearly 100% of my expenses, even though he was dealing with a stubborn and difficult adjuster.

He stayed in touch with me during this period, returned my many phone calls, and responded to my constant prodding with good humor and advice.

After nine months, I have finally "delivered" a new home, (with nine months of labor pains). These were eased enormously by David's hard work, despite his relocation to a new area, and my stress level was greatly reduced by the knowledge that he was in the ring with the insurance company, where I didn't want to participate at all.

I wouldn't have a fire without him.

Cordially,


Nancy Fox