



October 12, 2004

To Whom It May Concern:

On the evening of December 31, 2003 my home in Los Gatos sustained severe damage due to fire. Being in the insurance industry myself, I was at first resistant to the idea of hiring The Greenspan Company, or indeed any third party adjuster, to help me negotiate my claim. Happily, I did hire Ken Crown of Greenspan to represent me, and it was one of the best decisions I've ever made.

During the rather lengthy and complex negotiations with my homeowner's carrier, Ken virtually stayed at my side throughout the process. He consistently anticipated the correct strategy and tactics to gain the maximum advantage from our insurance carrier, with the result that we received the full policy limits on every area of coverage.

Not only did Ken's efforts result in a very satisfying financial outcome, but we were even happier with the "emotional" outcome of the process. Being able to rely on Ken's expert counsel relieved the tension, frustration, and anxiety that would otherwise have led to extreme emotional distress for me and my family. This alone was worth the cost of Greenspan's services.

In conclusion, I would highly recommend Ken and Greenspan to anyone who incurs an insured loss of their property. In the event a loss of this kind occurs to me in the future, Ken's phone will be the first number I will call.

Sincerely,

A handwritten signature in cursive script, reading "Dan White", written in black ink.

Daniel P. White  
President