

July 13, 2011

Kenneth Crown
The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

Dear Ken:

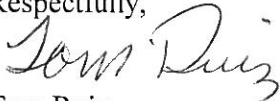
It gives me great pleasure to forward to you this letter of recommendation. What can I say other than I am sorry I didn't retain your firm's services in the very beginning. I thought that Sequoia Insurance would do me right and properly evaluate my loss. After receiving their initial offer of \$250,000.00, I had a feeling that there was more money to be secured. After retaining your services on strictly an overage basis, and through your diligent efforts, I ended up securing an additional \$135,000.00 above Sequoia Insurance Company's initial offer. **This represented a 55% increase!**

Your firm was able to bring in the appropriate experts to document the true extent of our losses. You were extremely helpful in working with my contractor and providing the appropriate documentation to the insurance company. There is no doubt that I would never have secured the settlement had I not retained your firm.

Ken, my only regret is that I had not listened to you and employed your firm in the beginning of the adjustment process with Sequoia Insurance. Had I done so, I probably would have been able to secure not only a quicker settlement but probably greater dollars. More importantly, I realize now that I am paying to your firm more than what I would have paid for the same settlement had I employed you in the very beginning (**not that you were not worth every penny**). Food for thought for anyone that wishes to wait for numbers versus employing your firm in the beginning of the process.

Please feel free to have anyone give me a call regarding your services.

Respectfully,



Tom Ruiz

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