

October 2, 2000

The Greenspan Company
8950 Cal Central Drive, Suite 255
Sacramento, CA 95886-3259

To Whom It May Concern:

Our home of ten years burned to the ground on June 30, 1999. We were only able to save our two cars and a golf cart and we lost our two wonderful cats. Thus began the long process of settling with the insurance company.

We were contacted by the Greenspan Company shortly after the disaster and we consider this to have been a very fortunate meeting. Like most people, I had little interest or idea and less inclination to attempt to interpret my insurance policy and determine what we should fairly and correctly expect to receive as compensation from our carrier. Greenspan's experience, credentials, and testimonials quickly put us at ease and immediately minimized our anticipated stress and frustration of having to work through the settlement process. This alone, I personally valued at 50% of Greenspan's fee. I must add, at this point, don't expect much assistance from your insurance agent, as the carrier doesn't encourage their involvement.

Mr. Orlando Villavicencio, A Greenspan Home Contents Inventory Specialist, was extremely helpful during the first thirty days in providing assistance to us in listing all of the clothing, personal possessions, furniture, valuables, etc., that were lost, and working to establish replacement cost estimates for over 1000 items. We thank him for all of his efforts on our behalf.

Mr. Scott Duval, Greenspan's General Adjuster, assigned to our claim, also proved to be an energetic, tenacious, knowledgeable and patient partner with us in the total complex settlement process including replacement costs for our house, contents, other structures, additional living expenses, and landscaping lost in the fire. Without Scott's assistance, we are sure, due to our own inexperience, we probably would have settled for considerably less than what we were fairly entitled to under the terms of our policy. That is just the way the process works and is not a criticism of my insurance carrier.

Bottom line - The Greenspan Company, in my opinion, definitely earned their commission and I would strongly recommend them to anyone who suffers the loss of their home and are seeking peace of mind and fair treatment in resolving the many issues that can arise from such a situation.

Sincerely,



Thomas B. Craig
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Rancho Murieta, CA 95683