

KENNETH & BARBARA QUINN

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

RE: Fire Loss at Bank Building in Vacaville

We sincerely appreciate your outstanding work in resolving our insurance claim. We suffered a severe fire and extensive damage in excess of 1 million dollars to our bank building in Vacaville. We were overwhelmed by our insurance company and the very aggressive adjuster they assigned. We did not know how to deal with the complicated issues such as re-construction, vacancy penalties, and loss of rent. We thought about hiring an attorney to assist with the claims handling. However, we were extremely fortunate to have found your firm to help us. You did a wonderful job! And, the cost of your firm's services was a bargain compared to what we would have paid to the lawyers.

Our insurance company hassled us throughout the claim. They attempted to delay settling the claim and reducing the amount needed to re-build the structure. They devised depreciation deductions that were excessive. However, you were fantastic in your negotiations. You were able to settle for our full policy limit with minimal depreciation. You even negotiated the depreciation payout upfront. You also fought off the insurer's unreasonable application of the 15% vacancy penalty to reduce the claim. That was the icing on the cake since we had just gone through a long and drawn out trial for the construction defect on that issue with an unfavorable result.

You worked directly with us and our lawyers throughout the entire process. You were always available to answer questions and even contacted us regularly with information and to follow up. Your commitment and determination proved to us that you were always looking out for our best interests. The fee we paid of almost \$60,000 was well earned and a great return on the investment.

We really appreciate all your hard work and highly recommend you and your firm. Please feel free to utilize us as a reference for any potential client.

Sincerely,

Kenneth J. Quinn
Barbara J. Quinn

Kenneth and Barbara Quinn