

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

I am very happy to have met you and KC Cullum after the fire at my commercial building on Haight Street in San Francisco. This investment property has been in our family for a very long time and is our retirement nest egg. Without help from you and The Greenspan Company/Adjusters International I could not have recovered the settlement I received from my insurance company.

In the beginning I thought I could work with my insurance adjuster and handle the fire claim myself. I soon realized that the effort and knowledge required to successfully get a fair settlement was tremendous. With your involvement and diligence I was able to successfully handle the tenancy issues as well as get a settlement near the policy limits. You did a great job of adjusting my claim. And, the value you added to the claim was well above and beyond your fee of 10%.

Please feel free to utilize me as a reference for any future client.

Sincerely,

A handwritten signature in black ink, appearing to be 'Ben Ng', with a long, sweeping tail that extends downwards and to the right.

Ben Ng