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December 20, 2004

The Greenspan Co./Adjusters International
Two North Second Street
Suite 1215
San Jose, California 95113

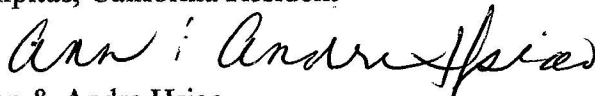
Dear Brian,

It was an unforgettable experience to have fire damaged at our Milpitas house. During a disaster occurred, there were shocking, confusion, and worry. When one of your adjusters appeared in the front door of our fire-burned house, we had no idea what is the adjuster is for it? We consulted with Pek and Mary Chu who had fire disaster at their rental apartment, that you had provided excellent services for them. We made a finally decision of hiring The Greenspan as our representative to deal all issues directly to our insurance company.

We have moved in our new house and write this letter to say "THANK YOU". We are glad that we absolutely made a right decision to hire you as our representative. Your professional experiences really made us worry-free and we are very pleased your hard work. We are also impressed the way you handle our case, you are always gave us the most update information by phones, mails and emails, your quick response make us feel you are always there to help us.

What a wonderful gift to move in a new house before holiday season! We "THANK YOU" again and Wish you have a Wonderful Christmas and Have a Happy New Year!

Milpitas, California Resident



Ann & Andre Hsiao