David Hamilton, President Theta lota Chapter of Kappa Sigma Housing Corporation 13265 Uvas Road Morgan Hill, CA 95037 davhamil2003@gmail.com / 408-242-8853, Cell

January 25, 2013

Re: Kappa Sigma Fraternity fire for San Jose State University 168 South 11th Street San Jose, CA 95112

Dear Ken,

It gives me great pleasure to forward this letter of recommendation to you and your firm. The Greenspan Co./Adjusters International did a tremendous job in the adjustment of our fire loss with RSUI Indemnity. I know it couldn't have been done without your efforts. Your attention to the minute details was surprising, yet obviously paid off in a settlement in excess of \$3.3 million dollars. I recall the insurance company's initial building valuation was in the \$1,250,000 range.

You never gave up in addressing all of the code upgrade requirements that the carrier was initially questioning. You were also able to properly address our short fall in personal property coverage by reallocating a lot of the furnishings, equipment and supplies into the building claim. This ultimately allowed us to collect an additional \$20,000 of proceeds that would otherwise have been uncollectable.

We now have a brand new building that is state of the art, both in energy efficiency and ADA compliancy. We now have a kitchen that can cater to all of the members of the fraternity. Even after paying your fee, we had more than adequate dollars to not only do the repairs, but to upgrade the building substantially. There's no doubt in my mind that had we not retained your firms services, we would have probably collected a million dollars less than what you ultimately secured.

Special thanks needs to be given to your team of experts that you brought in. Jenny Schultz of your office who helped put together our personal property claim and assisted in pricing and negotiating the depreciation amounts with our carrier. Mel Smith of Fixation Builders, your cost consultant, who never left any stone unturned with respect to the detailed measurement of our building loss and of course, Mark Mesiti-Miller of Mesiti Miller Engineering who was instrumental in guiding us through the complex maze of requirements from the City of San Jose Building & Planning Departments.

Ken, please feel free to have any of your prospective clients give me a call regards to what you and The Greenspan Co./Adjusters International performed.

Smerchy.