

# ROBERT L. KISH ATTORNEY AT LAW

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July 7, 2008

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

It is with great pleasure that I provide this letter of reference. Please feel free to show it to any potential clients. You may also provide my phone number to anyone who would like to speak with me regarding your qualifications.

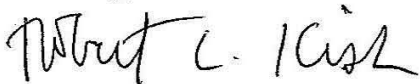
On August 9, 2006, my apartment building in Berkeley burned. As an attorney and real estate broker, I am familiar with real property contracts and law. Therefore, I thought I would be able to successfully negotiate a fair settlement with my insurance company without any assistance. After speaking with you, I decided that it would be worth my while to hire you, if only to avoid the tremendous drain on my time it would take for me to personally handle the negotiation.

What I did not realize was just how valuable your services would be. You were thoroughly versed in the intricacies of the laws that deal with insurance loss. But, just as importantly, you knew the people involved, both in the insurance and in the building industries, and had worked with them in the past. You were, therefore, able to offer invaluable suggestions when it came to negotiation strategies.

During the many months you represented me, you faced some family issues which required immediate attention. Even so, you were always available to answer any questions and all documentation was filed in a timely manner.

Having gone through this process with you as my guide, I would never consider doing this without your assistance. I was more than happy to pay the fee of approximately \$45,000 and there is no question in my mind that your expertise, diligence and hard work resulted in a settlement that netted me a far greater amount than I could have negotiated on my own. I recommend your services without any reservations.

Sincerely,



Robert L. Kish  
Attorney at Law