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December 11, 2001

The Greenspan Co./Adjusters International  
Attn: Kenneth J. Crown  
60 South Market Street, Suite 760  
San Jose, CA 95113

RE: Fire loss to my home

Dear Ken:

It gives me great pleasure to forward to you this Letter of Recommendation. About a year and a half ago when my house was damaged severely in a fire, I faced a situation that was overwhelming to me. Although my insurance company responded quickly and with good faith I needed someone to work on my behalf and gather the necessary information so I could submit it to my insurance company. That is why I decided to have your firm represent me and indeed your firm did an excellent job negotiating my claim with State Farm Insurance. Your Inventory Specialist, Bryan Romeo, inventoried all my damaged belongings and provided appropriate replacement costs. When it came to State Farm Insurance wishing to apply substantial depreciation to my Personal Property, you were able to justify minimum depreciation. For example, I probably would have accepted State Farm depreciating my Persian rug even though, as you kindly pointed out to State Farm on numerous occasions, Persian rugs do not depreciate, they actually appreciate! If I had tried to handle this claim myself, I would have probably only collected 60% to 70% of what your office was able to secure on my behalf.

Your efforts in adjusting my building claim resulted in collecting 30% more than State Farm initially offered for my repairs. In addition to this increase in the settlement, you were also able to properly address additional claims for landscaping, code upgrades and my swimming pool. Thank you very much for a job well done, and please feel free to have anyone call me regarding your services. I would be happy to speak with them.

Sincerely,

Nourollah B. Ghorbani, M.D.

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