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May 10, 2013

The Greenspan Co./Adjusters International
455 University Ave., Suite 350
Sacramento, CA 95825

RE: 140 Ivy Avenue, Patterson, California

To Whom It May Concern:

I'm writing this letter to thank The Greenspan Company for their efforts and excellent results and settlement we received after retaining your services.

As you know, we foreclosed on a property that was designed, and being constructed as a condominium project in the City of Patterson. Due to the economic slump, we elected not to complete construction; therefore, the buildings sat vacant for a number of years. An unwanted fire occurred, which totally destroyed both structures. When we were contacted by Mr. Ken Crown of your office, he explained to us the intricacies of this type of claim due to the fact that the property 1) had been vacant and 2) construction had not been completed. He also explained there were areas of law that may adversely affect our ultimate settlement. We were then introduced to Mr. Bruce Tibert, your lead adjuster, who walked us through the entire claim process. Through interviews and documents he requested from our office, he obtained enough information to put together a claim that provided the insurance company sufficient information to show that the buildings were indeed a total loss to our coverage.

After receiving payment on one of the buildings, the insurance company took an adverse position on the second building proclaiming it to be less than a total loss. Through the tenacious efforts of Mr. Tibert, he was able to convince the insurance company and their attorney's that not only was it a total loss to the policy limits but that our excess debris removal coverage was available to us which collected an additional \$20,000 on the claim. The ultimate result was a payment to our firm of just under \$1,000,000.00.

I would recommend your company to anyone anticipating a complex or large claim with an insurance company. Your staff knows the insurance industry, and understands policy language and will persistently pursue the claim.

I thank you and your firm for the handling of our claim.

Martin Boone

Manager

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