

Ramesh Gangadean
5939 E Quartz Mountain Rd
Paradise Valley AZ 85253

December 17, 2012

To:

The Greenspan Company / Adjusters International
6380 E Thomas Rd #324
Scottsdale AZ 85251

RE:
Home fire

Dear Josh:

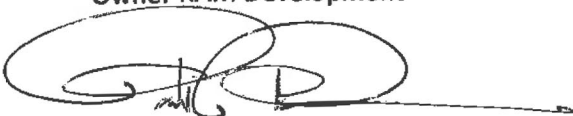
I wanted to write and thank you for assisting me with my rental home fire. After the home burned I really thought the insurance company would come in to save the day. Little did I know they were going to do all they could to pay me as little as possible for my home and lost rental income.

As a builder I thought I could easily work with the adjuster to establish what was needed to repair the home. You were right in that they use their own language that at times has little to do with how real construction works. Thank you for working with them to get all the funds I needed to rebuild my home.

When the insurance company offered to pay the loss of rents at the amount my tenant was paying it sounded fair. However, after learning from you the insurance company owed me the "fair rental value," an amount much more than my long time tenant was paying, I knew you were adding great value to my claim.

Thank you, Dow Brooks, and everyone at The Greenspan Company Adjusters International again for doing such a good job. Without your knowledge and expertise I know I would not have come out as well as I did. If you ever need a reference please feel free to use me.

Best Regards,
Ram Gangadean
Owner RAM Development

A handwritten signature in black ink, appearing to be 'R. Gangadean', with a long horizontal line extending to the right.