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Mr. Gary Johnson, Principal
The Greenspan Company/Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080-1921

Dear Gary'

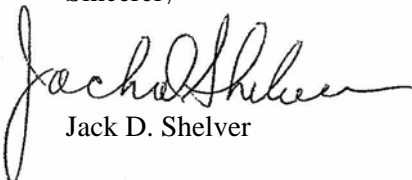
Sandy and I want to express our sincere and grateful appreciation to you, Bill Greenspan, Masood Khan, Steve Solomon, and Steve Severaid and the other members of your firm who assisted us in the positive outcome of our insurance claim after we lost our home in the San Diego wildfires. You may recall in our early conversations that I had been advised by a friend who owned an insurance agency prior to his retirement that we should avoid the public adjusters who would be offering to help us in pursuit of our claim. He pointed out, and I was inclined to agree, that the negotiating skills I had developed in thirty five years of City Management and my post-retirement training in mediation and dispute resolution at Pepperdine Law School would enable us to obtain the settlement to which we were entitled.

After several months of frustration I realized that my lack of knowledge regarding insurance policy interpretation and claim processing suggested that I needed professional assistance. Sandy and I then met with your representatives and agreed to contract with the Greenspan Company. That began a relationship which has been very rewarding and beneficial to Sandy and me. First and foremost, we received a settlement for the loss of our house, landscaping, and accessory buildings as well as post fire living expenses that far exceeded our expectations. I have estimated that the total award exceeded what we could have achieved on our own be more than \$650,000. We will now be able to build a house comparable in size and quality to the one we lost in the fire.

Equally important to us was the peace of mind we felt knowing that our claim was being pursued vigorously and professionally. It is hard to describe how much that helped bring order to our lives during a time that was stressful and chaotic. Relieving us of that burden and the manner in which your staff kept us informed and assured that things were going to work out well contributed greatly to our mental health and outlook during those difficult times.

Again, Thank you! We would not hesitate to recommend the services of the Greenspan Company/Adjusters International to anyone who found themselves in the situation we were in after the fire.

Sincerely



Jack D. Shelver