mr. and mrs. robert kokol 12901 brittany woods drive, santa ana, ca. 92705

December 8, 2006

Mr. Richard Tanitsky, SPPA The Greenspan Co. 2302 Martin Street, Suite 200 Irvine, CA 92612

Dear Richard,

It is with great appreciation that we write this letter to Greenspan and you personally.

We want to thank you for taking such good care of us. When our home had a bad fire, Feb. 12, 2006 Greenspan was introduced to us. We had no idea what to do. We had very good insurance coverage and thought "Why should we pay someone else to be the claim adjuster when we've been paying our Ins. Co. for years?" Other people have asked us the same question, why did we do it? We always give this example. The Insurance Co. assigns a claim adjuster to us, but he works for the Ins. Co., Greenspan's claim adjuster works for us. Ex. the ceiling in our living room was covered with soot and smell from the fire, the Ins. Co. never mentioned that it should be replaced – Greenspan did. Greenspan brought it to the Ins. Co.'s attention and they agreed. We would never have questioned that ceiling; we thought we could just scrub it up.

Greenspan studied our policy and knew exactly what coverage we had and how to proceed. We feel we got everything taken care of properly with Greenspan where we doubt that it would have been without them.

We sure went back and forth about it (whether to hire them or not) but we are truly pleased and confident that we did the right thing.

Richard, as our claim adjuster for Greenspan, we want to sincerely thank you and we will highly recommend you and your company to anyone in need.

Sincerely,

Martha Joseph

Martha and Bob Kokol