

August 15, 2006

Mr. Masood Khan, Esq.  
Vice President  
The Greenspan Co./Adjusters International  
400 Oyster Point Boulevard, Suite 519  
South San Francisco, CA 94080

RE: Fire Loss Settlement

Dear Masood,

The fire has finally been put out. The insurance money has finally been paid. Diane and I want to extend our thanks and gratitude for your hard work. Masood, you have mastered the delicate skill of negotiation, and Diane and I are deeply grateful for your efforts, patience and the eventual settlement. When confronted with a complete loss of our home, as a result of a wildfire in July 2004, we turned to your company based on your reputation and expertise. Needless to say, we are extremely pleased with the services.

We suffered a devastating and emotional loss. We lost everything. Our prized home and all our possessions were burnt to the ground. Not only were we victims of a disastrous fire, but we almost became victims of our insurer. The insurance company initially offered us a sum that was not even remotely enough to re-build our house. Even with my years of negotiating sophisticated contracts, I was tremendously impressed with your efforts to secure us an incredible settlement well in excess of the policy limits and almost double the amount originally offered, all without the need of going to unnecessary litigation.

Your team was steadfast in its focus. You are true professionals. We always felt that we would prevail in the end. Our payment of fees to your firm for its expertise was money well spent. The return on investment was well worth it. My wife and I sincerely thank you and Steve Solomon, Vic Johnson, and Heather Connell for all the hard work.

After going through the extended insurance claim process, we now know that no one should handle their own claim without the benefit of your expertise. We highly recommend your firm and its services without any hesitation. Please feel free to utilize our name as a reference. We would be more than happy to endorse you and The Greenspan Company to anyone in need of the remarkable services you provide.

Sincerely,

A handwritten signature in black ink, appearing to read "Douglas and Diane Kelly". The signature is written in a cursive, flowing style with a large loop at the end.

Douglas and Diane Kelly