February 7, 2012

The Greenspan Co. / Adjusters International
400 Oyster Point Blvd, # 519
South San Francisco, CA 94080

Mr. Migdal & Mr. Scott:

Please accept our sincerest appreciation to The Greenspan Co. / Adjusters International. The tremendous recovery Paula Borges, Eric Metz and Jenny Schultz achieved for us was an amazing accomplishment we could have never done on our own.

We were devastated and overwhelmed when our home and belongings were damaged by fire on February 13, 2010. We were approached by many people saying they'd help us, including our insurance company. However, after meeting Paula Borges, we concluded she was by far the most professional, the most caring and the most honest person we met, which is why we hired The Greenspan Co. / Adjusters International.

Your lead adjuster was Eric Metz. Eric successfully took on our insurance company until he achieved a fair settlement my insurance company initially failed to provide. When we thought Eric would not get anymore, he got more. When we thought Eric was up against a wall, he found a way around it. Nationwide claimed our building damages were only $116,269. However, Eric got them to agree to pay us $185,624.

The personal property inventory Jenny Shultz created was so good when Eric packaged it and submitted it; Nationwide accepted it in full. However, Nationwide wrongfully denied the jewelry we claimed and they over depreciated our personal property. Because of this, they only paid us $144,905. However and again, Eric never backed down and repeatedly challenged Nationwide until they agreed to pay for the jewelry, and they revised their depreciation to the point they paid our policy limits; we recovered $180,623.

The Greenspan Co. / Adjusters International got us the best possible settlement. We'd recommend their service to anyone who should have a loss like we did. Never be alone when handling your claim.

Very truly yours,

[Signature]

Marciela Calderon