December 15, 2008

Ms. Jessica Bivens
The Greenspan Co.
Adjusters International
400 Oyster Point Blvd. Ste. 519
S. San Francisco, CA 94080

Jessica and the Greenspan Team,

As you are well aware, we suffered a traumatic experience on New Years Day 2007, when our home of 22 years in Cupertino was badly damaged by fire. Now that we are back in our home and the insurance settlement process has been completed, it is time to reflect upon our experiences with the Greenspan Co.

Within 24 hours of the fire, we were contacted by six or more public adjusters; we didn't even know such companies existed! We were very impressed with the honesty and integrity that Steven Severaid provided and decided that Greenspan was the right public adjuster for us, if we chose to use one. We were comfortable with the insurance adjuster assigned to us by our insurance company, but it quickly became apparent that dealing with this disaster (yes, when it's your home, it is a disaster!) was going to take more time than either of us had to contribute, so we signed on the dotted line, and the "healing" process began. We were quickly introduced to yourself and K. C. and a tremendous burden was lifted from our shoulders; it was clear from the start that you were working for us and would take care of us throughout the process.

You were able to suggest very competent cleaners for our clothes, an excellent salvage company for the pack-out and cleaning of our personal items that survived, and also the company that did the subsequent demolition of our home. You also were able to introduce us to the contractor whom we would ultimately select for the rebuild process. He turned out to be a perfect match for us.

The most arduous task for us was making sure that all of our contents were accounted for in the lists provided to the insurance company. Again, Greenspan took the lead in generating and revising those lists. I shudder to think how that part of the process would have turned out if we had chosen to do it ourselves.

We found, throughout this process, that insurance companies are very slow in making decisions. Without your timely advice, it would have taken much longer for us to recover, whether it was

finding alternative housing, purchasing items we needed to replace immediately, or just dealing with the decisions that needed to be made on a daily basis in the first couple of weeks following the fire. It took 11 months to get back into our home. It took another 12 months until all of the contents settlement was received from the insurance company. Throughout this process, you were actively engaged with us, always responsive to our requests and needs, and for that we are very grateful.

As we prepare for our second Christmas back home, we can truly appreciate that with your help, we were able to replace everything we wanted to, and have a lovely home once again. The one thing we don't think at all about was the primary thing that occupied our minds at the beginning; the 10% fee that was going to have to be paid to Greenspan for your assistance. We can honestly say that we have never spent money more wisely!

We would unconditionally recommend both The Greenspan Co. and yourself, personally, to anyone in a similar situation.

Sincerely,

Rich & Nancy

Rich and Nancy Becker