WILLIAM P. CURTIS

April 13, 2005

The Greenspan Company Adjusters International 400 Oyster Point Boulevard Suite 519 S. San Francisco, CA 94080

I would like to take this opportunity to express my appreciation to the team at The Greenspan Company.

Not ever having dealt with a situation of such magnitude as ours in Cayman when Ivan swept through, we were not familiar with the services of a public adjuster. However, due to the substantial loss we incurred we felt it was in our best interest to look to the experts in this field.

Throughout the entire process, the on-going support and responsiveness of your entire staff certainly contributed to the fair resolution received by our insurance company.

I feel at the end of it all the Greenspan sincerely looks out for their clients' best interest. I am confident and satisfied with the settlement and would not have achieved this without the assistance of The Greenspan Company.

Sincerely,

William P. Curtis, Owner Oceanside Plantation

Cayman Islands

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