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February 7, 2006

The Greenspan Co./Adjusters International  
Kenneth J. Crown  
2 North Second Street  
Suite 1215  
San Jose, CA 95113

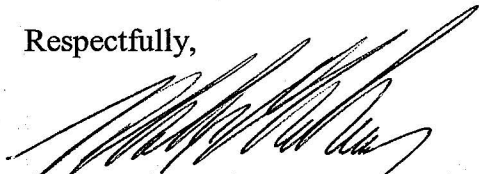
Dear Ken,

We apologize for not being able to forward this letter of recommendation to you earlier as promised. As you are aware, your name came to us from Elizabeth Ortlieb and we understood from her that you were the "main man" at The Greenspan Company that would best be able to push our loss forward and collect our excess losses (we had a 'stated limit' policy) from our carrier. Through your involvement and ability to prepare us for the settlement meetings with our insurance company, we ended up securing an additional \$500,000 in excess of our limits. Without these additional funds, we would never had been able to replace our mountain home that was destroyed.

I also want to thank your staff for assisting us in putting together our total loss personal property claim and evaluating the true replacement cost for our damaged home. It is not easy to recreate all of the personal effects one accumulates in a home over a 20- year timeframe.

When Elizabeth Ortlieb told me that you are a "magician" when it comes to collecting monies from an insurance company, she was certainly right. Please feel free to have any perspective clients give us a call in regards to the services you personally performed on our claim. Again, many thanks.

Respectfully,



Phillip and Rosalyn Warburton Chodur