Village farms
Greenhouse Grown
195 International Parkway
Heathrow, Florida 32746
Tel: 407-936-1190

All,

Mike and I wanted to thank you for your efforts in getting this matter settled. We are really pleased with the results of your efforts and services on this highly important matter. Please feel free to use us as a reference, if you ever have prospective clients who request references.

This was a big hurdle for Village Farms to overcome and a chapter in our soon to be 25 year history - we hope is never repeated.

Your experience and guidance got us a very satisfactory result!

Thanks again,

Stephen C. Ruffini, CFO
Michael A DeGiglio, President & CEO
Village Farms

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The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080 -1921

November 21, 2013

To Whom It May Concern:

We experienced a catastrophic hail storm at our Marfa, Texas greenhouse facilities on March 31, 2012. At the time, we had 82 operating acres between three greenhouse facilities. Subsequent to the hail storm, we were not able to maintain our growing environments in any of the three facilities and had to close them down. This was a major event for our Company, which is publicly traded. We realized that we needed professional assistance on the recovery due to the magnitude of the loss both to the local facilities as well as the impact on the overall Company.

Based on a recommendation from one our growers, who had worked with your company on a property loss claim at another greenhouse company, we contacted Steve Severaid. After some phone conversations, the Company reached satisfactory terms on an engagement letter with your firm. You were all very responsive and had a team (Paul Migdal, Chris Glenister and Jim Warren at our Marfa location, at the initial meeting with the insurance carrier. After the initial meeting between the Company, the carrier, you and various greenhouse experts for both the Company and carrier, Paul Migdal and Chris Glenister took the lead on behalf of the Company with the communications and reporting with the carrier.

You all stayed on top of the carrier throughout the entire claim process. The Company identified the need to get one of the 40-acre greenhouse facilities repaired and in operations as soon as possible due to ongoing customer commitments (large box retailers), you all worked diligently and quickly to get advances on the claim in order for this occur. As the claims process progressed, the Company ran into difficulties with one of its lenders, you increased your efforts to get more property advances to assist the Company in what turned out to be cash crunch due to the uncooperative financial institution.

One of the biggest benefits of working with you was on our business interruption claim. While I have many years of experience with US GAAP, UK GAAP and IFRS - the accounting for our BI claim was essentially a new form of accounting. The carrier and its forensic accountants were very aggressive on their calculations and essentially did not pay our business interruption claims on a timely basis eventhough your firm was making timely and accurate monthly filings based on the Company's monthly sales information showing substantial funds were due and needed. After face to face meetings and conference calls, the carrier finally started to pay a portion of the business interruption losses, several months in arrears, but it was not until the Company sued the carrier in Federal Court that a final settlement was reached.

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The Greenspan Co./Adjusters International's record keeping and input were a key factor in the strong case the Company's external counsel made against the carrier, which resulted in a significant and quick resolution of the case . The total claims ended up being just under $50 million and took a little over 15 months.

The Company did not have the internal resources to take on major workload of complying with all the carrier's information requests, nor did it have the experience necessary to handle such a claim. Hiring The Greenspan Co./Adjusters International was a wise and prudent decision as without its guidance, we would not have recovered the amount of funds we did and our claims would probably still be pending and even worse without the significant advances at the behest of The Greenspan Co./Adjusters International to the carrier, the Company could have suffered even more severe financial consequences.

I would highly recommend The Greenspan Co./Adjusters International to others based on their experience and committed team.

Sincerely yours,

Stephen C. Ruffini

Executive Vice President & CFO