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*Artists' Loft Bed and Breakfast
and the Cabins at Strawberry Hill*

28 December, 2004

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


Thank You! I really don't know where to begin this letter, but finally, after absorbing the reality of "it's finished", I can relax and extend Nan's and my heartfelt thanks for the work that you and your staff did for us in bringing the most difficult part of our lives (to date) to a happy closing. Everyone that we dealt with from Greenspan: Jim Warren, Chris Glenister, Heather Connell, Steve Severaid in the beginning, and the rest of the staff deserve great accolades.

Like many victims of the great Cedar Fire of October and November 2003, we had faith that our insurance company would come to our aid and provide the replacement of our home, business, and personal belongings that we thought was obvious from the wording of the policy. However, almost from day one, there appeared to be a lack of concern both from Great American, and from their "adjuster". I had been advised by a friend very early on to consider a Public Adjuster, and was therefore reasonably open to see Steve at the door one morning. Skeptical as I was, it only took having the insurance company's adjuster yelling at me on the phone over a \$300 item in a nearly \$2 million claim to justify dialing Steve....

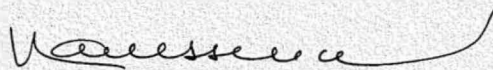
Your response was immediate and continuing through the year of negotiations, releasing us from the trauma and frustration of dealing with someone who clearly had their interests rather than ours as a direction. In the end, after countless hours of work by you and your staff, we have reached a settlement that is both fair, and most importantly, sufficient to rebuild our home and business. I think, in retrospect, that without your assistance and knowledge, we would have been forced into compromises and reduced benefits that would have left us far short of a finished home.

But it was the emotional comfort of knowing that there was someone out there who "knew the ropes", who was actually working with our interests at heart, and who continually offered reassurances in the harder times that was most important to us. You and your staff will always be welcome in our home, as friends.

Thank you once again,



Chuck Kimball and Nanessence



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