8/17/2009

John Leung
PO Box 5358
San Mateo, CA 94402

Scott E. Eich
Executive General Adjuster
The Greenspan Company
6380 E. Thomas Rd., Ste. 324
Scottsdale, AZ 85251
480-970-7869 (Office)

Scott,

Attached please find the check from our lender in the amount of $373,227.96.

I believe the followings are what we talked about during the conference call with SMI:

- SMI will take care of all the workmanship problems before Thursday 8/20/2009.
- SMI will order and install those missing closet doors and bypass doors on or before September 4, 2009.
- Le Chateau will, at Le Chateau's cost, responsible for the missing fire extinguishers, the missing shower rods, and the window coverings.
- Our on-site manager, Sara, will test all the appliances (refrigerators, stoves, and dishwashers, including electrical outlet plugs) and air conditioners and report her finding to you. You will verify Sara's finding on Thursday. For those appliances and/or air condition units which need repair and/or replacements, you will determine those which are the responsibility of SMI and make sure SMI finish their work before the check is turnover to SMI.

My sincerely thanks for your effort to get the reimbursements from the insurance companies together with your effort to have the contractors to get the damages repaired for us.

As I have said before, The Greenspan Company has helped us settled with our insurance companies for many of our previous property loses for the last few years and we appreciate the good work of your company.

Yours sincerely,

John Leung

JKL Corporation
39510 Paseo Padre Parkway, Suite 200
Fremont, CA 94538
Telephone: 510.794.8808

September 16, 2014

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

Re: Fire loss in Concord, CA

We are happy to write this reference letter for you and The Greenspan Co./Adjusters International for your efforts to help us a second time with our fire loss that occurred at our apartment property located in Concord, CA . As always, it was a pleasure doing business with you and your team. The team of individuals you and the Greenspan Co./Adjusters International got together to assist us with this claim was extremely knowledgeable and adept in navigating through the various insurance issues.

We got our claim negotiated and our building repaired very promptly. We are happy to serve as a reference to any future clients who may be contemplating retaining your services. The cost for your services is miniscule compared to the results. You are the best public adjuster that I have had the pleasure to work with. Again, thanks for all your efforts.

Sincerely,

Charles Leung
Vice President
JKL Corporation