GARDEN PARK VILLAGE HOME OWNER'S ASSOCIATION

3400 GEMINI LANE SAN JOSE, CA 95111 (408) 227-4384

October 2, 1998

Ken Crown
Vice President and Regional Manager
The Greenspan Co./Adjusters International
60 South Market Street, Ste. 760
San Jose, CA 95113-2362

Dear Mr. Crown:

On behalf of the Board of Directors of GARDEN PARK HOMEOWNER'S ASSOCIATION, I would like to take this opportunity to tell you how happy the Board of Directors are with your efforts on our behalf in the adjustment and settlement of our fire loss claim.

After experiencing four weeks of frustration because of non-responsiveness from our insurance carrier and faced with the complexities of presenting a claim, we realized we *needed* help and someone with the expertise to further our position with our insurance carrier.

Immediately upon hiring Greenspan, we saw progress. You immediately were able to get a response from Farmer's Insurance and scheduled meetings with all appropriate parties. You constantly kept the Board apprized of ongoing communication and negotiations with Farmers Insurance. You left no stone unturned and were able to secure a very favorable settlement for the Garden Park Homeowners Association.

Through your efforts, and that of The Greenspan Co./Adjusters International, we were not only able to complete all of the fire repairs, we were able to upgrade other areas which we had planned to have done at a later date through our reserves.

We highly recommend you and the Greenspan Co./Adjusters International to any Homeowner's Association facing a major fire loss such as ours. Please feel free to have prospective clients give me a call.

Sincerely.

Pat Daley, Treasurer

Garden Park Homeowners Association

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