

Andrew D Hull MD
Belinda A. Dure-Smith MD
13103 Polvera Avenue
San Diego
CA 92128

Matthew F. Blumkin
The Greenspan Co./Adjusters International
16542 Ventura Blvd., Suite 200
Encino, CA 91436
(818) 386-1313, ext. 136 (office)
(800) 228-3550 (office)
(818) 386-9008 (fax)
matt@greenspan.com
www.greenspan.com

Dear Matt,

We are writing to express our thanks for your invaluable help in navigating the nightmare of negotiations with our insurance company following the complete destruction of our home in the 2007 wildfires.

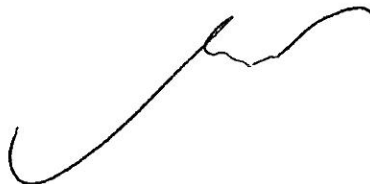
After the initial shock of our loss and the outpourings of help from a variety of sources we suddenly found ourselves alone and trying to deal with an insurance company that became more and more rigid in its demands for evidence of our possessions and the scale of our loss.

Having tried to "go it alone" we took the advice of friends in the same position and placed ourselves in Greenspan's capable hands. This turned out to be the best thing we could have done.

I think that without your help we would still be negotiating with an insurance company that put on a progressively harder and less friendly face as time went on.

I wholeheartedly recommend your company to anyone unfortunate enough to be in a similar position.

Thanks again

A handwritten signature in black ink, appearing to read "Andrew D Hull", with a long, sweeping underline that extends to the left and then curves back up to the right.

Andrew D Hull MD