Leighton & Diana Raynor

1582 Calle de Stuarda, San Jose, CA 95118 Home: (408) 448-2996 Vacation Home: (530) 587-6159

December 16, 2010

Kenneth Crown The Greenspan Co./Adjusters International 75 East Santa Clara Street, Suite 380 San Jose, CA 95113

Dear Ken,

Boy, are we really glad that we were able to meet you! We never knew that there were services such as your firms and that an insurance claim could be so complicated. We do know that we would have never gotten through this without your help. We feel sorry for those individuals that go through a fire loss without being aware that they can hire a firm such as yours to make sure they collect all the dollars they are entitled to...and you certainly collected the dollars!

We knew we had a problem when Farmers Insurance initially estimated the repairs at only \$240,000.00. Through your efforts and that or your contractor, Mel Smith of Fixation Builders, we ended up collecting \$250,000.00 of additional funds. You never stopped putting the pressure on Farmers to collect the additional monies that were still owed. We know from dealing with lots of companies, many of them only work for the easy dollars and don't always bother pursuing the hard dollars. Ken, you are the exception to this. During the past 4 months, you kept sending emails and letters to our Farmer's adjuster in regards to the remaining \$1,000 that was still owed for the brick walkway and sure enough, they finally paid.

There is no doubt in our minds that had we not employed your firm to handle our claim, we probably would have only collected 60% of what you eventually secured for our building settlement, \$493,000.00. We can certainly state, unequivocally, that we would use you in a second if we were to have another fire at one of our rental properties or to our home. As always, please feel free to have any prospective clients call us in regards to your firms services and the benefits we derived.

Many thanks,

Leigh & Diana Raynor