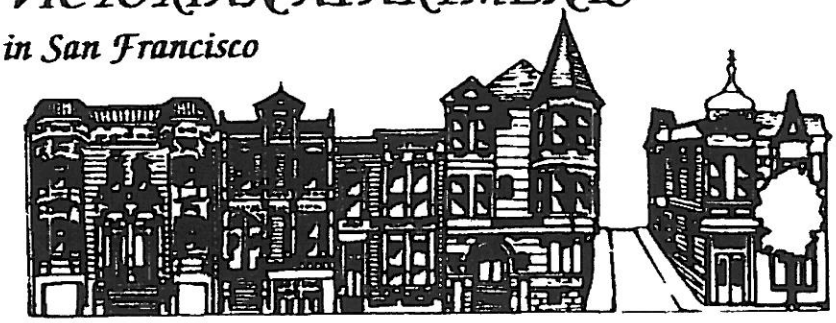
VICTORIAN APARTMENTS
in San Francisco



RICHARD & CHER ZILLMAN
280 Divisadero Street, San Francisco Ca. 94117
(415) 861-1026
March 24, 2010

Mr. Kenneth Crown,
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080

Dear Ken:

We both know what this letter is going to be used for, so I'll skip the preliminaries and cut to the chase:

LISTEN UP, YOU! IF YOU'VE HAD THIS LETTER DROPPED IN FRONT OF YOU, YOU'VE SUFFERED A MAJOR LOSS, YOUR LIFE HAS BEEN TURNED UPSIDE DOWN. YOU'RE IN A STATE OF SHOCK . THE WORLD HAS DESCENDED ON YOU DEMANDING IMMEDIATE ANSWERS TO DIFFICULT QUESTIONS. YOU'RE NOT SURE WHAT TO DO OR WHERE TO TURN. YOU CAN PRAY TO GOD, BUT YOU NEED EARTHLY HELP, AND YOU NEED IT NOW!

Enter Greenspan. These folks have been helping people in situations similar to yours for a long time, they know what they are doing, and they do it well. You will be in good hands with them. I believe they are the best. They are large enough to have backups in the unlikely event that someone you need is unavailable when you need them, yet you will receive the individual care you deserve. Don't wait around to sign with them. The sooner you get going, the sooner your life can return to something approaching normal.

We own the buildings shown in the collage on this letterhead. We had a major fire in the property where the roof peak juts into the "N" in "Apartments". No one was hurt in the fire, but we found ourselves in the position described above. We remembered the advise given us years ago by a wise friend who had also suffered a fire, and as soon as we could collect our wits, we signed with Greenspan.

I wish you could have been with us the first time we met at our fire damaged property with Greenspan and the tough adjuster from our insurance company. I have never in my life experienced such a raw display of male testosterone. It was "You know me and I know you, and we both know what each other is able to do, so let's cut the bull and get this done!" And so they did. We soon discovered that they all know each other well,

know all of their children and all of their names, along with their girl friends, wives, ex wives, medical histories, etc.

Dear Reader, you don't have this kind of knowledge, so you'd best leave the adjustment of your loss to those who do. You can pay Greenspan their fee and still come out dollars way ahead of where you'd end up otherwise, and without as much hassle. Greenspan was very good at dealing with our tenants, who needed to leave but really didn't want to, getting us a security guard firm to protect our property from the thieves, finding us the best hazardous materials disposal contractor, the most qualified architect to prepare the necessary plans to submit to the City for the reconstruction permits, and in recommending and dealing with our fire repair contractor. In one instance, our insurance coverage had a limit on how much it would pay that was a little less than what the contractor wanted to charge, but Greenspan, due to frequency of use, was able to negotiate the price down to the coverage limit.

Our neighbor was also heavily damaged in his rental building. He elected not to hire an adjuster, thinking, we believe, that he was under-insured and could not afford to spend his insurance proceeds for anything other than fire repairs. The result was that his fire repair contractor had to attempt to act as an adjustor, which is not the contractor's professional speciality. And the best interest of the contractor may not always be identical to the best interests of the client. As I write this, work on our property is proceeding, while work on our neighbors has stalled far from completion. From what we understand, his problem is with attempting to get the insurance companie adjuster to act to get him the additional funds they should be paying. Meanwhile, our company has recently paid us the final payment of a generous settlement.

Our very best wishes to you, and hope that this letter helps you in making the decision that proves to be the best for you.

Sincerely,

Richard & Cher Zillman