February 19, 2009

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

Re: Chateau Inn
South Lake Tahoe, CA

Dear Mr. Scott:

I wish to express my thanks for the assistance The Greenspan Co./Adjusters International has given me in the representation and conclusion of my insurance claim. As you know, almost 90% of my investment motel burned to the ground. I was faced with an insurance policy I acquired when I purchased the property that appeared to be deficient and I was looking at a major co-insurance penalty based on the amount of coverage I had enforce verses the values that were existing.

I was introduced to Mr. Bruce Tibert, your lead adjuster and his assistant, Ms. Sherry White who assisted me through out the adjustment of this claim. I also wish to express my thanks for the extremely diligent and detailed work done by Ms. Allison Hunt of your Inventory Department in preparing our personal property loss.

Finally, I would like to express my gratification to Mr. Chris Glenister and his team for the work they did in preparing the business interruption claim. I know that the ownership and management of my motel was a unique situation and Mr. Glenister was able to take advantage of many positive positions he could. Going into this down turn market we are currently experiencing, I am extremely pleased with the recovery your company was able to retain for me.

I would also like to point out that Bruce was able to get almost my entire policy limits even though I was faced with over a 50% co-insurance penalty based on my replacement values.

Again, the assistance your company allowed me to pay off my existing loan, enter the property into an escrow and maximum my recovery in these difficult economic times. Thank you and your team of experts on your staff for the incredible recovery. If anyone should be so unfortunate to experience a loss of this nature, I highly recommend the services of your firm and as your byline says, The Greenspan Co./Adjusters International knows "the right way to settle claims". My best to all of you.

Yours truly,

Raymond Huang