July 12, 2016

Gregg Clifford The Greenspan Co./Adjusters International 400 Oyster Point Blvd., Suite 519 South San Francisco, CA 94080

Dear Gregg,

When we first met with you and your team in September 2015, we were feeling the devastation and pain of loosing our home and 15 acres of Sierra beauty to the Butte wildfire. Thanks to you and your competent team, we are not those same people anymore.

As a result of our total policy payoff from AAA earlier this month, we are enjoying a new life - we were able to purchase a dream home on the Central Coast and are continuing the process of replacing furnishings, clothing, electronics, sporting equipment, art collections, etc. Gradually the burden has been lifted and we are feeling peace of mind again.

The day the Butte wildfire started, we were headed to L.A. for a high school reunion with just our suitcases in hand. Little did we know that hours later a fire storm would ignite some 40 miles away and travel to our little town of Mountain Ranch, burning more than 500 homes.

Upon learning the tragic news that our dream home of 20 years had burned to the ground, we met with AAA adjusters where they immediately cut us a check for temporary living expenses. Little did we know it would be an uphill battle from there on out.

Since our home was gone and with no place to live, we were forced to bunk in with our daughter and her family for 2 months, some 60 miles away, while going through the process of assessing the damage and figuring out what to do next. We experienced a feeling of homelessness and grieving set in, similar to loosing a loved one.

Bob, a carpenter by trade, designed and built our beautiful home from the ground up in the 90's. It was our respite we enjoyed with friends and family, a peaceful place with breathtaking natural forests, wildlife and lush landscaping nurtured over the years; we still miss walking the many hiking trails, kayaking at nearby lakes and in general experiencing Mother Nature's beauty.

We don't expect to be able to replace the Sierra experience or all the years of collecting works of art and treasures from around the world, antiques, family photos and the like. But we can now look forward to beginning again, enjoying life in this little bit of heaven on the Central Coast of California.

Before hiring The Greenspan Co./Adjusters International, AAA called to take our contents list over the phone..."it should only take an hour" the adjuster assured us. "How is that possible" was my reply, "when we had a 5000 sq ft home full of contents???!!!" At that point we were confident that we definitely needed to hire

The Greenspan Co./Adjusters International and did so that afternoon!

Our peace of mind and sanity was restored once we hired your team of professionals. Eric was instrumental in putting our mind at ease. No longer did we have to deal with AAA's insurance adjusters asking questions we couldn't answer in the timeframe required.

When AAA called to offer us living expenses (lodging, meals, etc) at \$35/a day for 2 adults and our dog!, Eric was right on their case and convinced them that \$150/day was more realistic for the time we needed to secure permanent housing. Eric is our hero, our "bull dog"!

Bryan was very helpful in making the unimaginable task of compiling contents lists easier and less painful when trying to remember all that we had before the fire. Thank you Bryan for your patience and due diligence!

There were so many professionals from The Greenspan Co./Adjusters International who assisted us when putting our claim together and we wish to thank each and every one. We couldn't have recovered our full claim amounts without you and kept our sanity. Bob was a Carpenter Union negotiator before retiring and soon learned that negotiating with insurance companies was not the same animal!

As a retired couple in their 70's, it took every waking hour of the day to deal with our loss. We cannot imagine how working families with little ones are coping. We highly recommend those affected by wildfires meet with The Greenspan Co./Adjusters International's professional team, call us for a reference and then hire them as soon as possible to eliminate the stress and get the assistance needed to begin the process of collecting the full amount of the policy claim they deserve.

Thank you, Gregg and The Greenspan Co./Adjusters International team, for taking the lead during the settlement process; for your follow-through, your thoughtfulness, your genuine sincerity and professionalism.

Very sincerely,

Bob and Kathi Flores

Formerly Mountain Ranch residents

AKA: Butte Fire Victims

cc: Eric Metz