

Mr. & Mrs. Norman Ashizawa
2279 Fordham Drive
Santa Clara, CA 95051-1536
(408) 241-0590

September 1, 2003

Mr. Ken Crown
The Greenspan Company / Adjusters International
2 North Second Street
Suite 1215
San Jose, CA 95113

Re: 2951 Branciforte Drive
Rental Property
Santa Cruz, CA 95065


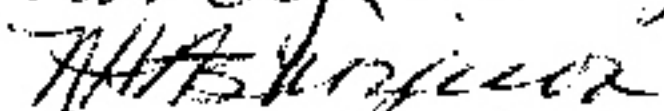
Dear Mr. Crown:

I wanted to take this opportunity to thank you for the wonderful job you performed in the adjustment of our property loss. Initially, we thought we were only insured for \$153,000 of coverage. Through your efforts, we will now be securing a settlement on the building claim in excess of \$440,000. You were able to present to the carrier the correct interpretation of our policy of insurance which not only allowed us to double the amount of coverage afforded under our building coverage, but also provided 100% of additional coverage for code-related repairs. Through your efforts, our home will be rebuilt from the ground up, with additional square footag, and brought up to today's current codes. Your services were well worth it!

On a side note, I must commend you on your abilities in following through and documenting all of the extensive delays caused by Clarendon National Insurance. It was also nice to be kept abreast of the claim through your written confirmation of phone conversations and meetings with the insurance company representatives.

I would highly recommend your firm to any insured that suffers a major property loss such as ours. Just having someone on the same playing field as the insurance company adjuster makes all the difference. Take care and feel free to have any prospective customers give us a call.

Sincerely,



Norman and Nancy Ashizawa