

Ashby Community Partners LLC

1923 Ashby Ave Berkeley Ca 94703

November 10, 2006

Masood Khan, Esq.
Vice President
The Greenspan Co./Adjusters International
400 Oyster Point Blvd., Suite 519
South San Francisco, CA 94080

Dear Masood,

As you know, our building suffered serious fire damage on January 25, 2006. It was quite a shock to deal with the resulting complicated insurance issues such as co-insurance penalties, asbestos abatement, loss of rents, debris removal, and scope of damages. We hired The Greenspan Company and were lucky to have you, KC Cullum, and Anthony Pastor on my team to handle our insurance claim. You worked directly with the insurer throughout the entire process, which allowed me time to focus on rebuilding our non-profit music organization.

Representatives from your firm were always there to answer any and all questions regarding the property and the development of the claim. You were able to settle the building and loss of rents loss for our policy limits. Most importantly, on the loss of rents claim you were able to recover the policy limits even though the insurance company claimed that there was no coverage for our building. You fought the insurance company's claims adjuster, agent, and attorneys up front, never taking "No" for an answer.

For all this and more, we thank you as I am confident we wouldn't have been able to resolve the claim as you did - with the utmost commitment and focus. The fee we paid of approximately \$25,000 was worth every cent. I am not sure the insurance company would have helped us in the same respect as The Greenspan Company did. You folks were always looking out for our best interest. We recommend you and The Greenspan Company to anybody that may need your services.

Sincerely,



Ashley Berkowitz
Executive Director
Ashby Community Partners