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June 28, 2004

The Greenspan Company/Adjusters International 400 Oyster Point Blv., Ste 519 South San Francisco, CA 94080-1921

To Whom It May Concern,

We met the team from Greenspan Adjusters International under unfortunate circumstances after our insurance agent highly recommended that we engage them to handle the delicate art of insurance settlement negotiations for a catastrophic fire loss we suffered in January of 2001. Fortunately we did meet and engage them or we may still be dealing with a particularly obstinate insurer that used tricks and stalling tactics to delay payments that only an expert organization such as Greenspan was qualified to recognize and thwart.

The Greenspan Company/Adjusters International was retained to assist the Escondido Humane Society in quantification of its real, personal and time element losses and the presentation and adjustment of its various insurance claims. Gary Johnson, Sandy Cho and Paul Migdal of Greenspan were instrumental in securing on our behalf a highly satisfactory settlement for the humane society from the insurer.

I hope I do not have to deal with such a traumatic and complex situation again. Going into this ordeal with little to no experience and facing an insurance carrier and their adjustor who deals with these situations daily, made for an initially frustrating assessment of our ability to receive the coverage we had paid for. Greenspan more than-leveled the playing field. I highly recommend the use of an insurance adjustor in times such as these, and the one I always recommend first is Greenspan Company/Adjusters International.

Sincerely,

Phil Morgan President/CEO Escondido Humane Society

The Mission of the Escondido Humane Society is to promote responsible pet ownership by teaching compassion, respect and caring treatment for all living creatures. The Escondido Humane Society advocates the elimination of animal abuse, pet overpopulation and homelessness among companion animals and finds new homes for surrendered, stray and abandoned animals.