



DESIGNS<sub>LLC.</sub>

AFFILIATED WITH  
J.R. McDADE CO. INC.  
October 13, 2006

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

Dear Masood,

On September 21, 2005, a devastating fire destroyed a 10,000 square foot home that our firm was building for a high-value client. The fire was a tremendous loss for J.R. Designs. We did not know where to begin with regard to handling our insurance claim. The initial shock, together with the loads of information we were receiving from our insurance carrier, was quite overwhelming.

We decided to retain the services of The Greenspan Company because we were very well aware of the complicated insurance issues, such as co-insurance penalties, existing structures, actual cash value, and consequential damages, that we were facing. We are grateful to you, Gregg Clifford, Gary Johnson and Chris Glenister for the outstanding work you did for our firm. Your team was steadfast in its focus and knew exactly what issues were in play throughout the claim. Our payment of almost \$45,000 in fees to your firm for its expertise was money well spent.

After going through a complicated course of construction loss, we know that no one should handle their own claim without the benefit of guided experience. Would we do it again should the need arise? You bet we would. We highly recommend your firm and its services without any hesitation. Please feel free to utilize our name as a reference. We would be more than happy to endorse you and The Greenspan Company to anyone in need of the remarkable services you provide.

Sincerely,

Jack McDade  
President, J.R. Designs LLC