STEVE HERRIN PLUMBING HEATING & COOLING 971 TRANSPORT WAY, SUITE F PETALUMA, CA 94954 (707) 794-7293

February 10, 2011

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

RE: Rosemary Ryckman Loss

Date of Loss: March 26, 2009 Insurance Co.: Safeco Insurance

Dear Ken:

It gives me great pleasure to send you this letter of recommendation. To suggest that the settlement we received was favorable would be an understatement. It is fair to state that the settlement that you ended up negotiating with Safeco Insurance was far beyond what our expectations were. Safeco initially estimated our loss at approximately \$240,000. Ultimately, through your efforts and the assistance of your building consultant, Kevin Bacon of Bay Builders, we collected in excess of \$507,000. That's over a 200% increase in our recovery. Obviously, your fee was miniscule compared to the increased dollars you collected. You left no stone unturned and we were able to upgrade our building substantially.

What was so nice about dealing with you Ken is you kept us informed all along the way. I know my brother Dave pestered you with lots of questions but you were always available to answer them and were typically one step ahead of us and, most importantly, the insurance company. It would be foolish for anyone not to consider using your firm's services when they suffer a significant loss. I can certainly attest to the job you personally preformed in the adjustment of my Mom's rental property. I know that we made the right decision and invested wisely in your firm's services. I hope I will be able to keep in touch with you over the years, as I know you will always be available to answer any insurance questions that Dave and I may have.

Sincerely yours,

Steve Herrin

Cell: (707) 326-7383

cc: Dave Herrin - cell: (707) 975-5660