

**NATURE QUALITY CO, LLC**

13805 Llagas Ave.  
San Martin, CA.

November 21, 2014

Kenneth Crown, SPPA  
Executive Vice President  
The Greenspan Co./Adjusters International  
75 East Santa Clara Street, #380  
San Jose, CA 95113

Dear Ken:

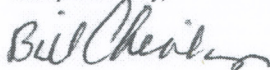
On behalf of Nature Quality Partners, I wanted to take this time to thank you for the extreme hard work and excellent job you performed in the adjustment of our collapse loss. After several months of dealing with The Hartford and then hearing about your firm's services from Steve Goldman of Salinas Steel Builders, we decided to reach out to you. It was the best choice we ever made. I'm only sorry that we hadn't known about your firm initially as I suspect you probably would have been able to secure a larger settlement on our behalf. However, a \$500,000 increase in our settlement proceeds is nothing to dismiss. No doubt you earned every penny of your fee. Because The Greenspan Co./Adjusters International went above and beyond our expectations, we are releasing the 1% "happy fee" as agreed in the Public Adjuster Contract.

Ken, what I like most about you is the way you kept me and the other partners informed. You were always available to meet with us for lunch, discuss with the other partners the status of our claim, and most importantly, saved our necks when The Hartford decided, out of nowhere, to cancel our policy of insurance. Even though it was not your obligation to be concerned with our insurance being cancelled, you went out of your way to contact the Underwriting Department and through your efforts, we were able to get our insurance reinstated due to an underwriting error by The Hartford. This probably saved us tens of thousands of dollars in premiums and we owe you a great deal for your efforts.

Also I would like to mention the fact that you went the extra mile to secure every last dollar due to us, and kept after them till the settlement was attained. You and your firm were extremely professional at all times and a pleasure to work with.

Feel free to have anyone give me a call regarding your firm's services.

Respectfully,



Bill Chiala  
Secretary /Chief Financial Officer  
Nature Quality Co.