

TO: The Greenspan Co.  
From: Deborah Korcheck  
Subject: Reference -- David Verbits  
Date: February 25, 1999

On August 8, 1997, my home was destroyed in a fire. My daughter and I were awoken at 2:00 am to a fire alarm. By 5:00 am, I knew that I had lost most of my personal possessions. Obviously distraught, we went to stay with a friend. At 8:00, I received a call from The Greenspan Co. I immediately thought they were ambulance chasers. But in the situation I was in, and not knowing where else to turn, I thought I had nothing to lose in meeting them. I was given a list of references to call. In so doing, I was met with extremely helpful individuals. I remember one of the most beneficial aspects was speaking with people who had been through what I had just experienced. Their compassion, understanding and support was amazingly therapeutic at that time. Overall, the references were very positive regarding Greenspan services, yet realistic. One of the individuals I spoke with a retired police chief. I was so impressed by his account of the Greenspan services that I decided to accept representation from The Greenspan Co.

Over the ensuing months, David Verbits of The Greenspan Co. took care of all details related to the fire including inventory and communications and follow-up with the insurance company. The benefit to me, is that I did not have to deal with all the details. As a single working mother, working on a masters degree, I did not have any additional time, nor could I deal with the details of the fire emotionally.

My agreement with The Greenspan Co. more than paid for itself. In the beginning of the process, the insurance company sent a representative out to estimate the rebuilding of my home. Greenspan did the same, hiring a contractor to estimate the damages. The Greenspan contractor found additional estimates over and above the insurance companies estimates equaling approx. 30% of the total cost. The insurance company agreed.

In sum, my experience with David Vertbits and the work he did not my behalf more than paid for the costs associated with hiring The Greenspan Co. Though it is a very personal choice, it was the right choice for me to work with David and The Greenspan Co.

Best regards,

Deborah Korcheck