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From: Catherine Pham [mailto:catherinebpham@yahoo.com]
Sent: Tuesday, November 22, 2011 9:36 AM
To: Patti Annecston; Amber Grove; Chris Glenister (AIPNW); Jenny Schultz; Vic Johnson Subject: Happy Thanksgiving

Dear All,

I wish all of you and your family a Happy Thanksgiving. I'm very thankful for all of your help this year during the most stressful time I've been through. I'm so thankful that Greenspan exists and that dedicated wonderful people like you all are there to help.

Have a great holiday time with your family and loved ones.

Catherine Pham, M.D.

CATHERINE PHAM, M.D.

Board Certified Eye Physician & Surgeon

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May 1, 2013

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

As you know, I suffered a major fire at my medical office in Monterey, CA. I am so glad that I met you to assist me with the insurance claim. Without the help from The Greenspan Company/Adjusters International my recovery would have been severely limited.

The destruction made it impossible to use my office for regular patient exams and to perform outpatient surgeries. All of my medical supplies and equipment were either destroyed in the fire, contaminated with water used to fight the fire or covered in ash and debris. The insurance adjuster was not sympathetic to the situation and essentially left me on my own. With your expertise and skills I was able to recover more than twice what the insurance company offered and all my contents limits. Furthermore, Chris Glenister of your accounting department was instrumental in capturing my business interruption losses as well as all the extra expenses that I incurred in setting up a temporary office.

I consider myself very fortunate to have hired such a great team of experts. I am very thankful to you and your entire team. I do not suggest anyone to go through what I did without the help of The Greenspan Company/Adjusters International. Handling a large insurance claim without your help would have been extremely distracting and time consuming. Please do not hesitate to use me as a reference for future clients needing your assistance.

Sincerely,

Catherine Pham, M.D.
President