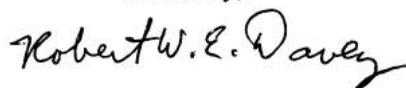


08/23/1999

To Whom It May Concern:

It is my pleasure to recommend Mark Colbert for the position at hand. I have known Mark Colbert for over a year. We became acquainted when he became our insurance fraud investigator and represented us in a case where, without his help, we would never have successfully vindicated our rights. Mark's integrity led him to us. We have since been impressed with his dedication to searching for the truth and protecting the rights and dignity of the clients he has rescued. His professionalism and compassion are complimented by his steadfast knowledge of the legal system and the insurance industry. Mark is honorable, honest and highly competent in his field. He has a talent for understanding the intricacies of legal jargon and smoke screens. Mark will make an excellent investigator of anything he chooses. Any company or organization will be glad they hired him as he will perform his duties with care and conscientiousness. Therefor, my recommendation of Mr. Colbert stands as a testimony to the esteem in which I have for him.

Sincerely,

A handwritten signature in black ink that reads "Robert W.E. Davey". The signature is written in a cursive, flowing style.

Robert W.E. Davey  
Teacher  
LGUHSD