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To Whom it May Concern:

I am a partner in the law firm of Casper, Meadows & Schwartz in Walnut Creek. Among other areas, our practice involves representing plaintiffs victimized by fraudulent or unfair sales or business practices.

I met Mark Colbert approximately three years ago when he was employed as an agent for Metropolitan Life Insurance. He had uncovered a pattern of sales fraud by a former Met Life agent and initiated proceedings with the State Department of Insurance which ultimately lead to the revocation of this agent's license. Subsequently, he conducted further investigations into other incidents of insurance fraud, identified the victims, and counseled them regarding appropriate remedies, and worked closely with government regulatory agencies.

I found Mark to be intelligent, hard-working, creative and dedicated. He has qualified as an expert witness on the subject of fraudulent sales practices and would develop into an excellent investigator. He has my unqualified recommendation.

Sincerely,

CASPER, MEADOWS & SCHWARTZ
A Professional Corporation



MICHAEL D. MEADOWS

MDM/sma