

LAW OFFICES OF
**CANELO, HANSEN, WILSON,
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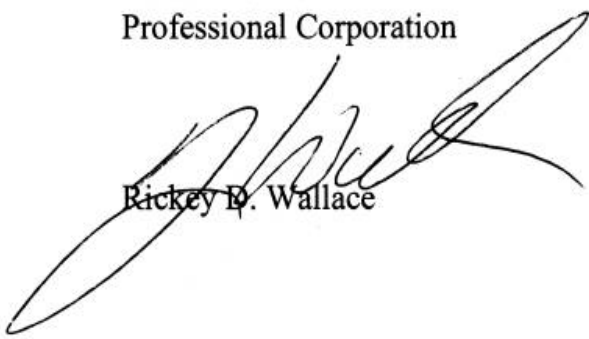
August 24, 1999

To Whom It May Concern:

Over the last several years my office has resolved numerous cases involving insurance practices. During that time period, I have had the opportunity to work with Mark Colbert. Mr. Colbert has worked for me in the capacity of investigator and consultant. I have found him to be hard working and extremely capable in successfully completing tasks given to him with above average performance. Mr. Colbert has always been very cooperative, learned quickly, and accepted suggestions well. I believe that he is of good character and has a strong desire to meet the demands of his employment with dedicated efficiency. If needed, I would not hesitate to hire him in the future. If you have any questions, please feel free to contact me by telephone.

Respectfully,

CANELO, HANSEN, WILSON,
WALLACE & PADRON
Professional Corporation



Rickey D. Wallace

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