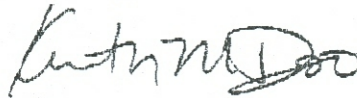


May 16, 2000

To who it may concern:

I am a deputy district attorney for the County of Monterey. As a deputy district attorney, I have become acquainted with Mr. Greg Yancey as a private investigator. Mr. Yancey's office, GY Investigations, specializes in the investigation of workers' compensation fraud. Most of his clients are insurance carriers defending against fraudulent claims. Over the past several years, Mr. Yancey has submitted numerous workers' compensation cases on behalf of his clients to the Monterey County District Attorney's Office for prosecution. Mr. Yancey has been particularly sensitive to the confidential nature of criminal cases and his thorough investigation and professionalism has led to the successful prosecution of many cases. Mr. Yancey maintains a professional relationship with the District Attorney's Office, and has provided both inculpatory as well as exculpatory information to the prosecution.

Sincerely,

A handwritten signature in black ink, appearing to read "Kenneth M. Doo". The signature is written in a cursive, somewhat stylized font.

KENNETH M. DOO