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March 23, 2000

Mr. Edmond Provder, CRC
Occupational Assessment Services, Inc.
15 Warren Street
Hackensack, NJ 07601

Dear Mr. Provder:

I would like to thank you for the assistance that you have provided to our clients over the past ten (10) years. Your experience and expertise in the field of occupational assessment and the valuation of damages is one of the most important assets that we have available to us in the settlement negotiation process. Your services have resulted in identifying millions of dollars in damages, which have been incurred by our clients. Most importantly, we have found that the defendants are not able to question the methodology you employ in arriving at your assessment of damages. It is for this reason that I believe we have had such great success in our practice.

May I sincerely thank you for your professional assistance in our quest to provide the best representation possible for those who have been seriously injured through the fault of others.

Sincerely,

POWERS & SANTOLA



By: Daniel R. Santola