

Law Offices
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Stan V. Smith, Ph.D.
CORPORATE FINANCIAL GROUP, INC.
1165 North Clark Street, Suite 600
Chicago, IL 60610

Dear Doctor Smith:

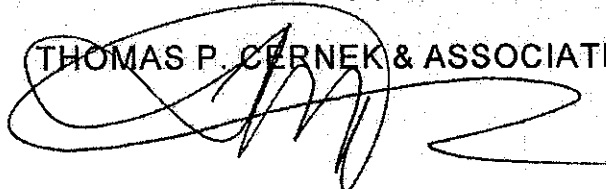
The loss evaluation you furnished us in a recent case, facilitated settlement on very satisfactory terms. The detailed, expert analysis and opinions contained in the report, were very persuasive in resolving the matter without delay.

\$150,000 Settlement

As an arbitrator of cases involving loss of income, I have had occasion to evaluate your work product. The probative effect of such evidence has been a great assistance to me, in determining damages where awards in favor of claimants was appropriate.

Very truly yours,

THOMAS P. CERNEK & ASSOCIATES



Thomas P. Cernek

TPC/bw