

Hon. Richard W. Knepper

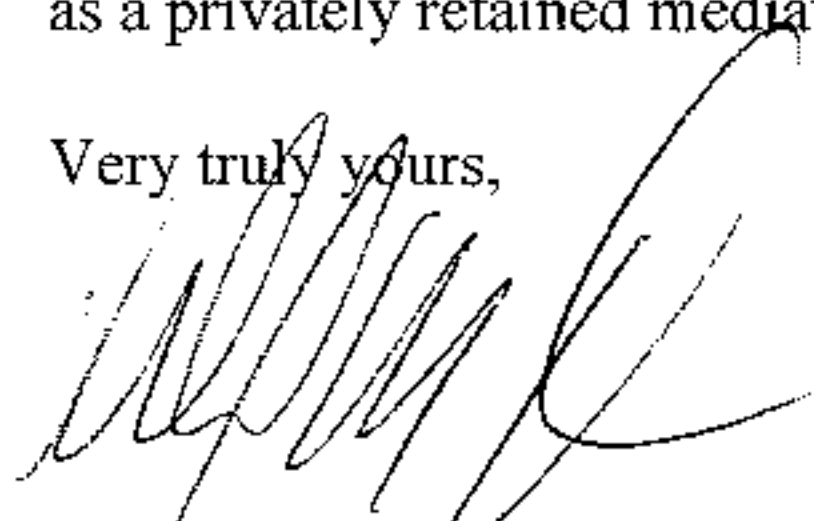
August 3, 2004

Page Two

mediator: knowledge, experience, fairness and persistence.

It is, therefore, my pleasure to give Judge Knepper the highest possible recommendation as a privately retained mediator.

Very truly yours,

A handwritten signature in black ink, appearing to read "MMD", with a large, sweeping flourish extending to the right.

Michael M. Djordjevic, Esq.

MMD/dlb