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TO WHOM IT MAY CONCERN:

I am a civil trial attorney with twenty (20) years of experience representing both Plaintiffs and Defendants in professional malpractice actions throughout southern California.

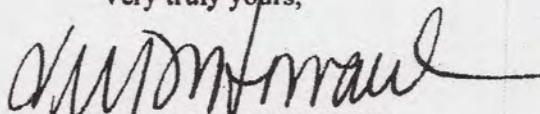
I am presently concluding a dental malpractice case in which I represented the Patient-Plaintiff against his former general dentist. Among the contentions of liability were lack of informed consent, lack of necessity of treatment, negligently performed root canal treatments and negligently cemented porcelain crowns. Seven teeth were involved on a mid-50's male smoker.

Based on reports of prior cases, and based on my independent review of his education, training and experience, I retained Andrew Pallos, D.D.S. of Laguna Niguel, California, as my expert consultant, and eventually designated him as my expert opinion witness for trial. Dr. Pallos and I worked on the case very closely and in great detail. Although some of the issues presented for his opinion were somewhat subtle and obscure, Dr. Pallos repeatedly demonstrated a keen ability to define an issue; to establish the relevant standard of professional care and the underlying rationale; to indoctrinate me to the technical intricacies of the issue; to carefully examine and analyze the relevant evidence; and, to credibly, self-assuredly, and forcefully express an ultimate opinion.

The Defendant-Dentist steadfastly refused to confer settlement consent under his professional liability coverage. Shortly before trial, however, defense counsel took Dr. Pallos' deposition, and it was within days thereafter that consent was given and negotiations were undertaken which led to our recent settlement on terms very favorable to my client.

Dr. Pallos made a valuable, if not determinative, contribution to the success of my case. It is my pleasure to recommend him. I would welcome the further inquiry of any of my colleagues considering his retention.

Very truly yours,


JERRY WAYNE HOWARD