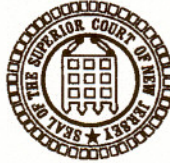


SUPERIOR COURT OF NEW JERSEY

Middlesex County Courthouse
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New Brunswick, New Jersey 08903-0964

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6/7/05

Peter L. Michaelson, Esq.
Michaelson & Wallace
328 Newman Springs Road
PO Box 8489
Red Bank, NJ 07701

Docket Number: MID L-3666-04

Dear Mediator,

On behalf of the entire Civil Division of the Superior Court of New Jersey, Middlesex County Vicinage, I wish to commend you for the successful resolution of the dispute in James Phillips III v. New Hampshire Insurance Corp., et al.

Your contribution in guiding the litigants to reach their own settlement is greatly appreciated.

Sincerely,

Ian H. Ratzlaff

Ian H. Ratzlaff
Court Services Supervisor 2