



Hon. Ellen S. James, Ret.

May 24, 2011

Mr. John N. Frye, Esq.
Hereford Kerley
Galine, Frye & Fitting
411 Borel Avenue, Suite 500
San Mateo, CA 94402


Dear Mr. Frye:

Congratulations on settling *Villalobos vs. Hartford Life and Accident Insurance Company*. You did a great job negotiating a fair and excellent result. I appreciated your candor, solid analysis of the case and willingness to wait while the mediation process worked its way to resolution. You did a fine job representing your client. It was a pleasure working with Michelle Villalobos, Jonathan Belaga, and you.

Thank you for your courtesy, cooperation, perseverance and commitment to the mediation process. I look forward to working with you again.

Sincerely,



Hon. Ellen S. James, Ret.