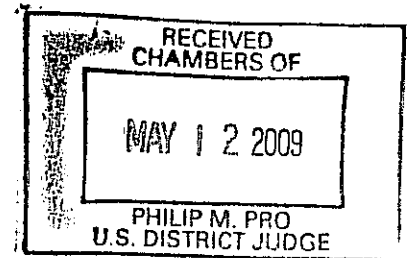


David Z. Ribakoff
6080 Center Drive, Suite 610
Los Angeles, CA 90045



May 5, 2009

Hon. Phillip M. Pro
United States District Court, District of Nevada
400 S. Virginia Street
Reno, Nevada 89501

Re: Teri Pham

Your Honor:

I am submitting this letter in support of my colleague and friend, Teri Pham. I have known Teri personally and professionally for almost 12 years. In the first few years of her practice, Teri and I worked together as associates at the firm of Reuben & Novicoff. More recently, I was Of Counsel at the firm of Liner, Yankelevitz, Sunshine & Regenstreif, LLP, where Teri was a partner. Currently, Teri and I are partners at the Phan Law Group, APC, in Los Angeles.

Over the years, I have seen Teri's work first-hand and know her as a person and as an attorney. My opinion of her could not be higher. Teri has extraordinary character and integrity. She practices law with the highest degree of ethics. In my opinion, Teri would never knowingly engage in any tactics that could be considered unethical, frivolous or in bad faith.

I am happy to share my opinions and observations of Teri with you at any time. Please feel to call me at any time on my personal cell phone at 310-994-1866, or email me at dribakoff@lkplaw.com.

Very truly yours,

David Z. Ribakoff