

Chase Tower, Suite 230  
707 Virginia Street East  
Charleston, WV 25301



tel (304) 344-5400  
fax (304) 344-5401  
<http://bakerandbrownlaw.com>

February 2, 2011

To Whom It May Concern:

I write today to give my recommendation for the work of Dean Binder as an expert in the area of the Fair Credit Reporting Act. I contacted Mr. Binder about a case of mine with a quickly-approaching expert disclosure deadline. My initial conversation with Mr. Binder was incredibly helpful and it was clear that he had the expertise that I needed to help me win my case.

Mr. Binder was willing to work on the expert report on short notice and he did an excellent job. He reviewed all of the relevant documents and analyzed them in such a fashion as to make my case come to life and provide clarity of the issues in the case. It was clear from Mr. Binder's report that he has expertise in reviewing credit reports, the internal documents of the credit reporting agencies, and other documents relevant to pursuing a successful Fair Credit Reporting Act claim.

Furthermore, Mr. Binder was a joy to work with and is someone that I will certainly retain in future Fair Credit Reporting Act cases. It is with pleasure that I recommend his services as an expert.

Sincerely,

A handwritten signature in blue ink, appearing to read "Kevin Baker". The signature is stylized and fluid, with a long horizontal stroke at the end.

Kevin Baker