

Rubin, Palache & Associates, LLC

Adjusters of Losses for the Insured

January 2, 2001

Mr. Bruce Parton
HP Associates, Inc.
29800 Agoura Road, Suite 105
Agoura Hills, California 91301

Dear Bruce,

Rubin, Palache & Associates has been occupying our suite at Rubio Plaza for eighteen months now and we are still very happy with the service your company provided us prior to and during our move into the building.

We had a short time to move from our old location to this new suite, so attention to the construction scheduling was imperative. HP Associates accomplished a 25 day build-out from start to finish. You helped us with color and finish selections, added items where there were deficiencies in the drawing and provided a high quality project.

We appreciate the effort that was put forth on our behalf and welcome the opportunity to recommend HP Associates, Inc.

Sincerely,



Michael Palache



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"They are always on your side"