

March 7, 2011

City of Miami Beach

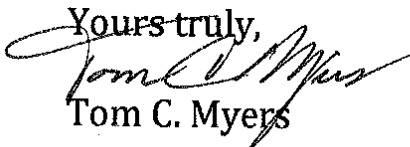
To Whom It May Concern:

It is my pleasure to recommend Joe Kotrady to handle your Workman's Compensation investigations. Joe's integrity, innovative mind and diligence are desirable qualities that will enhance your efforts to curtail fraud and other irregularities that fall under the auspices of your office.

I retained Joe on numerous matters for surveillance assistance and to take statements from targets and witnesses in civil as well as criminal cases. His willingness to accept challenging assignments and his ability to obtain the needed evidence were signature qualities that produced a valuable work product. I retired in 1990 after 22 years of service as a Special Agent with the FBI, and, afterward, it was as President of Myers Investigative Consultants that I first retained Joe for services. His intuitive mind and his ability to obtain what I needed to benefit clients was a rare asset not readily found in many older veterans. I highly recommend Joe Kotrady to perform services for your organization.

Please feel free to contact me for any further questions I may be able to answer.

Yours truly,



Tom C. Myers

Retired Special Agent FBI, Miami Division
Retired President Myers Investigative Consultants

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QUALITY INSURANCE SERVICES – founded 1994

March 11, 2011

RE: Vision Investigation/Mr. Joe Kotrady

City of Miami Beach
1700 Convention Center Dr.
Miami Beach, FL 33139

Dear City of Miami Beach:

I had the privilege of working with Vision Investigation for at least two years in the central Florida area, and I also worked with their Director, Joe Kotrady, years before that when he was with another company.

It was a great blessing to have Joe open services in the central Florida area, and when his company came into the area, we ceased using anyone else. I dealt primarily with Joe, and he was always very professional, yet seemed to always have our needs ahead of his own, doing whatever it took to schedule rush work for us and get the finished product to us promptly.

Additionally, his usual service was of the highest quality, and I spoke with the people in my office and no one could recall us ever having any issues with work they performed.

Further, as Joe was our primary contact, he was always easy to deal with, not only with me, but with my staff as well. Joe has been in my office on several occasions, and he was always professional and considerate of my time constraints.

I should note that our company is very demanding of its investigative service providers, as we deal with high-level fraud for SIU's, claims managers, and in-house as well as outside counsel. Joe handled all our needs perfectly, and often made us look better than we actually are. I know you will be pleased with his services.

Respectfully,



Don Love, J.D.
Director

Lone Wolf Detective Agency, Inc.
5700 North Federal Highway
Boca Raton, Florida 33453

March 1, 2011

Re: Letter of Reference

I have been in the investigative business for over thirty years and have been associated with Vision Investigations and Joseph Kotrady for over 15 years. I have found his investigative abilities and ethics to be on a superior level. He has always strived to go the extra mile and bring in a completed investigation on time and on budget.

I would highly recommend Vision and Joseph for your investigative needs.

Sincerely

Peter M. Markowitz