

# Law Offices of John A. Harbin

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To whom it may concern:

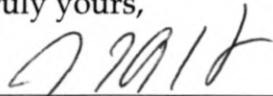
I would like to take this opportunity to recommend Peter Rutman, E.A. for tax preparation, accounting, and estate administration services.

I have known Peter for 15 years, and I have recommended him to clients on numerous occasions. Peter is extremely intelligent and conscientious. He shows tremendous care for his clients at all times. He is constantly working to improve himself, and Peter takes numerous continuing education classes every year to stay abreast of any current changes in the tax laws.

Peter is well versed in estate administration services, and is meticulous in his work on behalf of the estate. Peter shows extreme patience dealing with numerous governmental agencies in estate matters.

If you have any questions with regard to the skills of Peter Rutman, please call me at (619) 437-4377.

Truly yours,



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John A. Harbin,  
Attorney at Law/CPA