



St. Michael Investments

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Ijaz S. Jamall, PH.D., DABT
Principal Scientist
Risk-Based Decision, Inc.
1540 River Park Drive, Suite 203
Sacramento, CA 95815

Dear Ijas,

In 2000 our firm retained Risk based Decisions, Inc. to assist us in quantifying the risk associated with acquiring the former Shell Agricultural Chemical Bio-Research Facility & Campus which consisted of approximately thirty (30) individual buildings and one hundred and ninety (190) acres of vacant farm land with a long history of pesticide, soil and ground water contamination. Risk Based Decisions, Inc. assistance proved invaluable. We set the objectives and you designed a base model for testing that was within our budget and yielded the information we needed to assess the risk of acquiring the property. Your creative approach to problem solving and thinking out of the box saved our firm both time and money. I would not hesitate to recommend your services.

Sincerely,

Robert S. Enea
Managing Partner
St. Michael Investments