

Herrin Pediatric Clinic

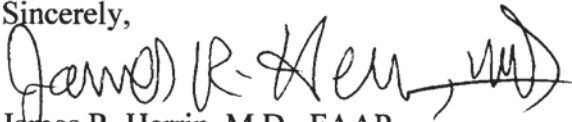
June 14, 2005

To Whom It May Concern:

I have known Maybell Encarnado for four months as the Insurance Specialist for the Herrin Pediatric Clinic. She has brought our new practice on line with all insurance companies we have applied for and has assisted with our new IPA contracts in a phenomenal way. She is a very determined and focused young woman who is particularly skilled in dealing with difficult people and companies. She is quite knowledgeable about insurance contracts, coding, and practice dynamics. She is faithful to follow-up with unfinished business and keeps her customer well informed about status of her efforts. She is extremely professional, but is also highly personal in her relationships to me and all my employees. She has a special knack of adding enthusiasm and momentum to our practice.

I feel she is the best Insurance Specialist and Billing Specialist I have worked with. I highly recommend her for any new or established practice for expert billing and insurance contracting. We anticipate a long-term relationship with Maybell as she grows with our practice. It is a unique pleasure to work with her and receive her expert services. If there are any other questions about her qualifications, I would be happy to answer them at the number below.

Sincerely,



James R. Herrin, M.D., FAAP
Herrin Pediatric Clinic
936-788-6060