

DAVID W. GOLDNER  
CERTIFIED PUBLIC ACCOUNTANT  
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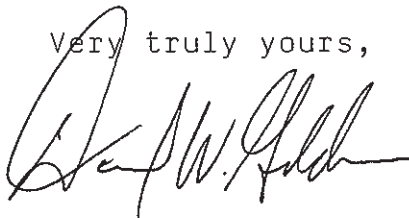
Mr. Richard Auerbach  
E & K Agency  
142 Highway 35  
P.O. Box 600  
Eatontown, N.J. 07724

June 5, 1991

Dear Rich:

I just wanted to let you know that I appreciate everything you've done for me over the last couple of years, including getting me out of that miserable JUA. It's not very often one gets the opportunity to work with a truly honest insurance salesman, but with you, I received the best of both worlds, honesty and friendship. Rich, thanks for understanding. I know you know where I'm coming from. By the way, I'm having a baby!!! Once again, thanks for everything. Keep in touch.

Very truly yours,

A handwritten signature in cursive script, appearing to read "David W. Goldner". The signature is written in dark ink and is positioned above the printed name.

David W. Goldner