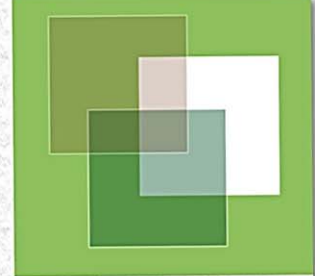


John Smith  CIC, CRM

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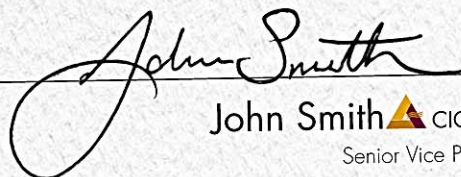



Chuck,

I am checking back with you about the Home Insurance quote we talked about last week. I have included a copy of the quote with this letter for your review. Please take your time, look it over and if you have any questions please contact me at any time.

Also, with tax time coming up it is time to think about IRA's or 403b (for Jennifer). Please let me know how the Home Insurance proposal looks. We already know we will save you a bunch of your auto insurance, and the savings will be even greater if Jennifer signs up for a 403b with Professional Insurance Agents of Texas.

Thank you.

  
John Smith  CIC, CRM  
Senior Vice President