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HAND DELIVERED

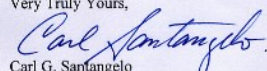
Leigh Michele Fulghum

Dear Mrs. Fulghum:

I am the Trustee of a life insurance trust established by your father on April 26, 2010, wherein you are a specific devisee of \$100,000.00. No other provision in the trust is made for you, your son Loren, or your husband Joseph.

I will give you your check in the amount of \$100,000.00, representing your full and final trust distribution, after you have executed and delivered to me the Receipt which is enclosed.

Very Truly Yours,


Carl G. Santangelo

Enc.