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July 19, 2007

Mr. John Wagner
500 General Drive
Fort Wright, KY 41011

Dear John,

First of all allow me to apologize for the tardiness of this letter. Secondly, I just wanted to say thank you for speaking at our Annual Meeting. We knew that your presentation would be a home run and you didn't disappoint. We received several comments from our employees saying you were the highlight of the event. Your enthusiastic and passionate presentation style fully engaged all that were present while effectively incorporating our theme, "Know Your Client." You even managed to pique the curiosity of our neighbors in the adjacent conference room. Thank you again and if I can be of any help in the future, do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink that reads "John Del Verne".

John Del Verne