

John O. Baranek  
P-1 2304 Brownsville Road  
Langhorne, PA 19053

July 23, 2011

Michael E Gray  
MEG Financial  
2509 Corral Drive  
Cantonment FL 32533-7404

To call concerned:

I would like to say what a privilege it has been to have MEG financial handling my insurance needs over the past years. They are helpful, knowledgeable, and very friendly in every way. I would totally recommend them to anyone who would ask me about the service. Once again it has been my privilege to have Michael and his staff to be my financial representative.

Sincerely,

A handwritten signature in cursive script that reads "John O. Baranek".

John O. Baranek