

CRES

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February 26, 2007

Michael E. Gray, Jr.
MEG Financial, Inc.
196 E. Nine Mile Raod
Suite D
Pensacolo, Fla. 92534

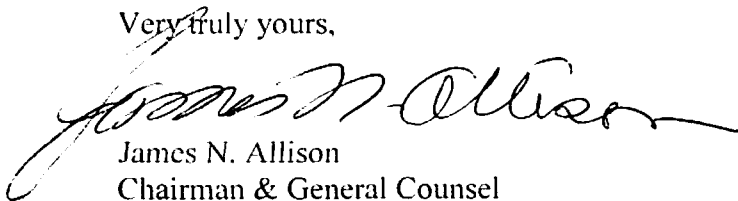
Dear Michael:

Thank you for placing my life insurance policy. I know that it was not easy due to my physical and medical conditions, not to mention my age. All of my prior attempts to place this policy were either rejected or the premium was not acceptable.

I can't thank you enough for the prompt and dilligent attention you and your staff placed on my application. I travel a lot between New York and London dealing with Re-Insurance for my program. I wish all of my underwriters and staff were as dedicated and responsive to the customer as yours. If any of them wish to relocate to California, please have them contact me.

Thanks again, Michale. I could not have gotten this done with out you. If I find that I need additional insurance for myself or my company, you will be my first call. I firmly believe that if you can't get it done, nobody can.

Very truly yours,



James N. Allison
Chairman & General Counsel

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