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KURT ANDREW SIMPSON
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ATTORNEYS AT LAW

February 24, 1999

Mr. Kirk Chamberlain
14535 Beach Boulevard
Jacksonville, Florida 32250

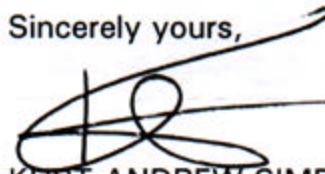
Dear Kirk:

Please accept this note as an expression of my appreciation for the fine work you performed in establishing our web-site.

Your prompt and courteous assistance, as well as your skill resulted in a positive experience. Similarly, your willingness to receive questions and resolve problems subsequent to going "on line" has been most helpful.

Thanks again for a job well done.

Sincerely yours,

A handwritten signature in black ink, appearing to be 'KAS', written over a horizontal line.

KURT ANDREW SIMPSON

KAS/kas