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January 14, 2009

Ms. Patricia A. Miller  
Johnson, Pope, Bokor, Ruppel & Burns, LLP  
911 Chestnut Street  
Clearwater, FL 33756

Ms. Teresa Smith  
The Sembler Company  
5858 Central Avenue  
St. Petersburg, FL 33707

**Re: Pinellas County Paralegals Presentation**

Dear Ms. Miller and Ms. Smith:

We wanted to thank you for inviting us to speak on the issue of foreclosures at your January membership meeting. It was a sincere pleasure meeting your members and having dinner with your group. We sincerely appreciate your hospitality and truly enjoyed the evening. Also, thank you for the gift certificate to Bascom's.

If we can ever be of assistance to you or the membership of Pinellas County Paralegals, please do not hesitate to contact us.

Best of luck for a successful 2009.

Sincerely,

Charles R. Gallagher III

Erika T. Mariz

Pye N. Young