

**FLICK**  
**MORTGAGE**  
**INVESTORS**  
I N C O R P O R A T E D

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August 9, 1995

Mr. Robert Reynolds  
Morris & Reynolds Insurance Agency  
8925 SW 148 Street # 207  
Miami, Florida 33176

Dear Robert:

In your absence Flick Mortgage Investors had an insurance emergency. We had a client who let his coverage lapse on two properties. This client was in the process of having his home foreclosed. I called your office at 3:00 p.m. on August 8, 1995. I spoke with Cathy Schappell and Nikki Antone. By 4:30 the same day, your valued employees had bound coverage not only on a residence but a commercial building as well.

Robert, please understand that we appreciate the extraordinary work of your people, they went far beyond the call of duty and it will be some time before we forget what they did for us. When it comes to our insurance needs, we will always think of Morris & Reynolds.

Sincerely,



Greg White  
Vice President Wholesale Lending  
FLICK MORTGAGE INVESTORS, INC.

P.S. Robert, with employees like Cathy & Nikki, you should take more vacations.