

Arlene O'Neal
18041 Lake Breeze Drive
Saucier, MS 39574

March 26, 2004

Jim Davis
1904 24th Avenue
Gulfport, MS 39502

Dear Jim;

I wanted to write you a note to let you know how much I appreciate the advice you gave me regarding the law suit pending for my car accident.

I followed your advice and went to mediation and was able to settle. I also took your advice and asked my attorney to reduce his fees due to the fact that he did not have to take depositions, etc. He agreed, which is why I was able to settle.

Because of your advice, I was able to make a more informed decision regarding what a good settlement offer would be. I am just thankful that it is behind me.

Thanks again for your friendship and concern.

Sincerely,

A handwritten signature in cursive script, appearing to read "Arlene".

Arlene O'Neal