



November 14, 2002

*Mr. Larry Klein
NF Communications
1700 North Broadway, Suite 405
Walnut Creek, CA 94596*

Dear Larry:

Gini and I wish to personally thank you for speaking at our recent Top Producers Retreat, held at the Rancho Valencia Resort, in Rancho Santa Fe, CA.

I have heard from most of the attendees that your comments and insights will be deployed consequentially throughout our fine firm. We expect your product and services to be integral to this firm's long term success. Everyone commented that your approach of using a targeted marketing plan in conjunction with a planned seminar and referral program would be a winning combination.

We look forward to a successful relationship for many years to come.

Kind regards,

A handwritten signature in dark ink, appearing to read "Stan", is written over a light-colored background.

*Stanley C. Brooks
President*