

December 27, 2001

Larry Klein  
NF Communications, Inc.  
1700 North Broadway, #405  
Walnut Creek, CA 94596

Dear Larry,

I wanted to thank you for taking the time out of your schedule to speak to our wholesalers on December 13. Everyone in attendance was impressed with the information and is excited about the opportunity to develop a program on Marketing To Seniors.

As I said during our lunch together we have plans to meet as a sales management team in early January to discuss the direction we would like to take with the program. After this meeting I think it would be fitting to set up a conference call between you and the appropriate parties at Enterprise to discuss how we can work together. I will contact you the week of Jan 14, 2002 to set up this call.

Thank you again for the visit to Atlanta and if you have any questions or any additional ideas you would like to discuss before our conference call please feel free to contact me.

Sincerely,



Todd N. Howard  
Manager of Sales Support