



November 18, 2002

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

Dear Larry,

Wanted to thank you on behalf of HighMark Funds for speaking at our Due Diligence meeting on September 20th in San Francisco. We have received many positive comments and feedback from advisors on the topic that you covered, "On Becoming a Million Dollar Producer", during the meeting.

HighMark is very excited in offering your services to advisors to help them in their marketing efforts. By offering these value added services HighMark continues to position itself as a "marketing partner" with advisors and offer products and services that will enhance advisors' practices.

Thank you again for taking the time and speaking at our meeting, we look forward to working with you in helping advisors in their marketing efforts.

Sincerely,

Peggy Marco
Marketing Director
HighMark Funds

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