

June 21, 2004

Ms. Vicki O'Toole  
REMAX Reliance  
31 Ponce Court  
Lake St. Louis, MO 63367

Dear Vicki:

I sincerely apologize for the delay in sending this thank you letter to you. It's long overdue.

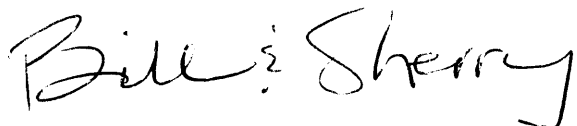
Bill and I want to thank you for being so thorough and professional as you represented us recently in the sale of our Defiance home and our property in Creve Coeur. Though we've always admired your competence, it's become more apparent than ever just how good you are since we moved to Naples where we've seen some less-than-professional behavior in your field.

Not only have you always been the consummate real estate agent, both as a buyer's representative as well as a seller's representative, but you bring the value-added attribute of being an ethical person as well. Your ethics are above reproach and we have really appreciated that.

So thank you, Vicki, for the hand holding when we were nervous, the cheerleading when we felt discouraged, the calming influence you provided by always doing what you promised to do when you promised to do it, and your overall positive, constructive attitude that is an integral part of your personality. We would be happy to provide recommendations for you if you'd like to have prospective clients call us. You're a standout in your field.

We wish you the continued success you deserve.

Most sincerely,

A handwritten signature in cursive script that reads "Bill & Sherry". The signature is written in black ink and is positioned below the typed name.

Bill and Sherry Lubic

P.S. Thank you, too, for your research into and recommendation of a buyer's agent here in Naples. She was very good, too.