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**New York Life Insurance Company**  
9100 Arboretum Parkway, Suite 350  
Richmond, VA 23236  
Bus. 804 320-7575 Cell 804 543-1867  
Fax 804 320-6295

**Jim Hobgood**  
Agent

July 22, 2004

Mr. George Georgiev  
Owner  
The Carpentry and Painting Experts  
8506 Aldeburgh Drive  
Richmond, Virginia 23294

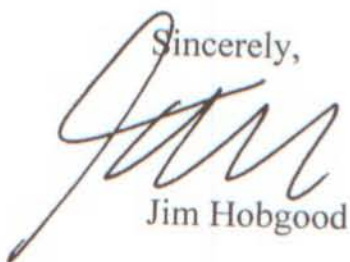
Dear George:

I just wanted to thank you for the excellent work you and your associates recently completed on our home on Ormond Drive. We had both painting and carpentry work done. Both were done very, very well. I was especially impressed with the carpentry work. Additionally, not only did you do the work as promised, you did it when promised.

I am happy to recommend your services to anyone in need of painting and/or carpentry work. I certainly will be calling upon you in the future.

Thanks again for your help.

Sincerely,



Jim Hobgood

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Registered Representative for  
NYLIFE Securities Inc.  
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9100 Arboretum Parkway, Suite 350  
Richmond, VA 23236  
804 320-7575

New York Life Insurance Company  
New York Life Insurance and Annuity Corporation  
(A Delaware Corporation)  
NYLIFE Securities Inc.  
51 Madison Avenue, New York, NY 10010