



August 13, 2004

Re: Brahy Insurance Services, Inc.

To Whom It Concerns:

We have had the pleasure of having a professional relationship with John and Gayle Brahy and Brahy Insurance Services, Inc. for over 10 years. John has always provided us with optimal, knowledgeable service. He outlines our insurance options detailing the coverages and costs and only presents us with companies that meet our needs.

I depend on him to keep me updated on the current events in the industry and make sure we are properly insured. He has also on several occasions acted a liaison between me and the insurance company to resolve problems that I was unable to resolve on my own. I highly recommend Brahy Insurances Services, Inc. for your medical, dental and life insurance needs.

Sincerely,

Tina Yannazzo
Secretary/Treasurer

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