

GEORGE ZIMMERMAN

The Summa Financial Group

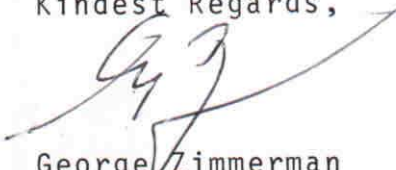
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Jeff Davidson, MBA, CMC  
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Dear Mr. Davidson,

I recently attended the Norfolk Life Underwriter's Association meeting this past friday and wish to thank you for the enlightening message. As a result of your speech I have started doing some research on your ideas and ordered some of your books from the library. We look forward to you returning at a future date to provide us with more enlightening information.

Kindest Regards,



George Zimmerman