



**Comptroller of the Currency
Administrator of National Banks**

Western District Office
50 Fremont Street, Suite 3900
San Francisco, CA 94105-2292

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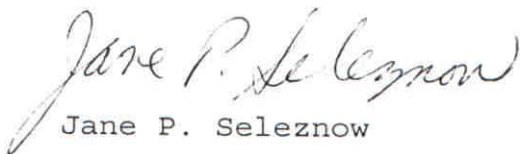
Jeff Davidson, MBA, CMC
2417 Honeysuckle Road
Chapel Hill, NC 27514-6819

Dear Jeff;

I really enjoyed your presentation on "Breathing Space", and share many of your ideas. I've told a number of people in my office about your presentation as well as my husband. I had already begun cleaning out my office (and my home) before your presentation, but you gave me the motivation to do even more.

As Director for Administration at the Comptroller of the Currency, with responsibility for our training program, I am interested in receiving information about your speaking fees. We hold quarterly management meetings and I believe our managers could benefit from a presentation similar to the one I attended.

Sincerely,


Jane P. Seleznow