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PETER A. GLEICHMAN<sup>1</sup>  
RON DEBRANSKI II

A LIMITED LIABILITY COMPANY  
<sup>1</sup>ADMITTED ALSO IN NH AND ME

August 25, 2010

Craig Cushingam  
Cushingam Insurance Sales  
2273 Ravenwood Trail  
Marietta, GA 30066

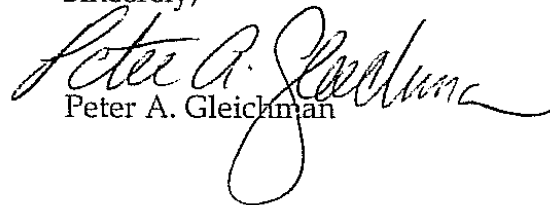
**Re: Endorsement Letter**

Dear Craig:

I am writing you this long-overdue letter to thank you for the careful attention and thoughtful advice you have provided, often on short notice, to my family on health insurance. This is an area that I, and I suspect most people, find overwhelming. However, on each and every occasion, without missing a beat you immediately jump into analyzing the information provided and available options, and then give your sage and experienced-based recommendations. Whether it is my daughter on several occasions or my extended family, you consistently demonstrate your knowledge and practical approach to the otherwise daunting topic of health insurance.

Thank you for taking such good care of my family and for your professional and personal wisdom. It's no wonder that I always recommend you without qualification.

Sincerely,

  
Peter A. Gleichman