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August 22, 2008

To Whom It May Concern:

I have been doing business with Tom Spalding both personally and by professional recommendation since 2001. I first met Tom in Louisville, KY while working at the Louisville Branch of American Equity Mortgage. It quickly became apparent that I would be best served by being insured through the products and services of Tom and his staff.

It was through my personal experience that I gained the confidence necessary to refer my clients directly to Tom for their own needs. I have since come to know unquestioningly that Spalding Insurance Group delivers the same level of service to all.

Sincerely,

A handwritten signature in black ink, appearing to read "Brent A. Kiffe", with a long horizontal flourish extending to the right.

Brent A. Kiffe  
Assistant Manager

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