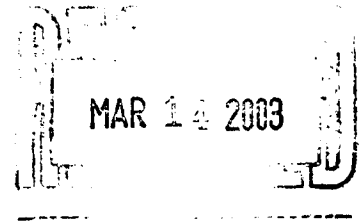




TAX ADVISORY GROUP
YOUR SECURE RETIREMENT IS OUR BUSINESS®



MARCH 12, 2003

MARY JO CUMMINS
MATRIX GROUP, INC.
2121 SOUTH ONEIDA ST SUITE 600
DENVER CO 80224

DEAR MARY JO,

I JUST WANTED TO THAT THANK YOU ONCE AGAIN FOR ALL OF YOUR HELP.

WITHIN OUR TIME FRAME AND SO MANY SPECIFIC NECESSITIES WE KNOW IT WAS A HUGE CHALLENGE TO OVERCOME ALL OF THE OBSTACLES, AND YOU DID IT IN A TIMELY AND PROFESSIONAL, YET FRIENDLY MANNER.

I HOPE THAT AS WE HAVE TALKED IN THE PAST WE WILL STAY IN TOUCH. EVEN THOUGH WE BELIEVE WE WILL NOT NEED YOUR SERVICES IN THE FUTURE, SINCE YOU DID A FANTASTIC JOB IN FINDING US THE RIGHT LOCATION, AND SETTING.

PLEASE STOP TO VISIT SOMETIME, IT WILL REALLY BE NICE TO SEE YOU.


ANA SILVIA TITTERINGTON