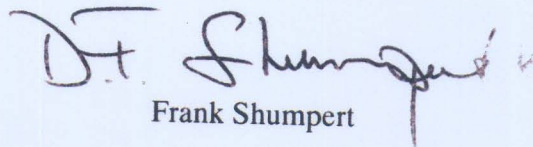


Shumpert Oil Co.  
P O Box 6  
Pelion, SC 29123  
(803) 894-3131

I would like to take a few moments to share with you the benefits my company has enjoyed through our relationship with DesPortes Risk Management. DesPortes Risk Management has analyzed our insurance needs and reduced our costs some 20 - 25 % over the last several years.

As our business constantly changes, Bobby continues to adjust our insurance needs and gives us peace of mind that we are properly covered. I strongly recommend that you allow Bobby to talk with you about your insurance needs.

Sincerely,

A handwritten signature in dark ink, appearing to read 'F. Shumpert', with a stylized flourish at the end.

Frank Shumpert