

**SUNRISE ABSTRACTING
& TITLE SERVICES, INC.**

January 17, 2002

Brent Calvert, President
Calvert Development, Inc.
Route 2, Box 235
Sunrise Beach, MO 65079

Dear Brent:

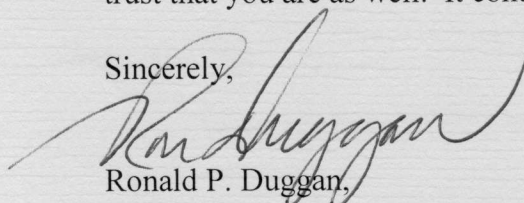
The events of this past year have caused me to reflect on the many positive business relationships I have developed over the years. My relationship with Calvert Development came to mind and I wanted to express my appreciation to you for your business throughout the years.

Your business with Sunrise Abstracting & Title Services has always been conducted in a completely open and highly ethical manner. Everyone at Calvert Development has sought to fully assist our personnel in providing timely, accurate information and service to your customers seeking title work from our offices.

I feel the same regarding the relationship with our closing company, Westside Escrow. The closings that we conduct on behalf of Calvert Development are completed in an efficient and cooperative manner. I know people leaving our offices after closing on a Calvert property are satisfied that they have experienced not only a smooth closing, but an excellent product.

I am looking forward to our continued relationship with optimism and enthusiasm and trust that you are as well. It continues to be a pleasure to serve you.

Sincerely,



Ronald P. Duggan,
President

Executive Woods, Suite 201 • P.O. Box 568 • Sunrise Beach, MO 65079
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Ronald P. Duggan - President