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July 16, 2013

Mr. John J. O'Connor  
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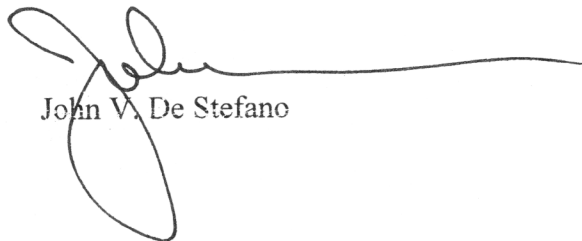
Dear John and Dana:

Carole and I want to thank you for assisting us with our financial decisions. I appreciate your time and efforts on our behalf and your expertise has been very helpful.

If you plan on being in the Orland area, please call me. You have an open invite to stop by my office and I will take you to lunch. Also, if you need a place to meet with a client, you are welcome to use our conference room.

It was a pleasure working with you and I look forward to meeting with you after Carole's retirement next August. I hope to refer some clients for your financial services.

Very truly yours,



John V. De Stefano

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