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October 23, 2002

Bernard P. Pettingill, Ph.D.  
#1 Carlise Court  
PGA National  
Palm Beach Gardens, FL 33418

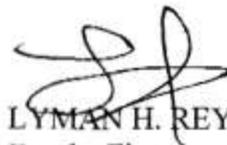
Re: Leigh S. Hayden  
D.O.B.: 7-08-60  
SS#: 323-58-9023  
Our File No: 100-108

*Brcf*  
Dear ~~Dr.~~ Pettingill:

This letter is to advise you that this case has settled and we will not be proceeding with the case to trial next month. This letter will confirm that we have received your bills and they have all been paid.

We thank you for your time and assistance during the proceedings in this case and look forward to working with you in the future.

Sincerely,



LYMAN H. REYNOLDS, JR.  
For the Firm

LHR JR/sap