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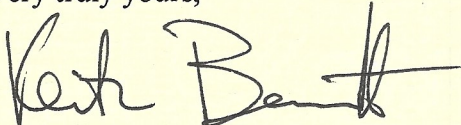
To Whom it May Concern:

As a financial professional in Plantation and a resident of Cooper City, I have had occasions to work with Steve on both a personal and professional level. In my dealings with Mr. Marhee, I find him to be a knowledgeable, caring individual who spends a lot of time with his clients building relationships, setting goals and maintaining a commitment to the plan set forth. For these reasons, he has a very loyal group of clients.

As his neighbor, I appreciate the work he does on the Embassy Lakes Homeowners Association as its secretary and as the Youth Baseball Commissioner for Optimist International. Finally, as a C.P.A., I enjoy dealing with Steve as he is a highly dependable, competent and accessible resource for me when I need insight into various investment and insurance ideas.

This letter is offered in support of Steven Marhee's candidacy for the position for which he is applying with your company. Please contact me if I can offer any further assistance in this matter.

Very truly yours,



Keith Bennett

KB/sc