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Mr. Robert Zinner  
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247 Forest Hill Road  
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Dear Bob:

My wife and I would like to put in writing our appreciation for your sincere advice and excellent service we received from you.

You wasted no time in taking to depth our financial profile and provided us with a clear, factual picture of the situation and gave excellent recommendations.

I have to admit that your demonstration of the painful, realistic financial situation, I have ended in through my lack of proper planning, was sobering. I only wish I had met you before.

Thank you, again, for your time, sincere advice and professionalism.

With kind regards,



Emad Amer, M.D.

EA/jm