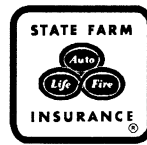


* State Farm Insurance Companies



Irvine Operations Center
PO Box 21658
Bakersfield, CA 93390
888 582 3020 Fax 800 377 0989

April 19, 2005

Michael Laham
Elana Laham
26841 LA Alameda Apt 636
Mission Viejo, CA 92691-7364

RE: Insured: Michael Laham
Claim Number: 75-A954-439
Date of Loss: March 27, 2005

Dear Mr. and Mrs. Laham:

(*) This will confirm our telephone conversation today, and is in response to your fax dated April 10, 2005. The small camera-like machines on the light poles at the intersection are not video cameras. These machines count the traffic flow to assist with the signal light phasing.

(*) We are not aware of any cameras at this intersection and as such will not be securing any videotape as outlined in your letter. The police's investigation continues at this time as does ours. We have requested a copy of the police report and once it is finalized we will receive a copy from the police department.

Thank you for your cooperation.

Sincerely,

(*) Wendy Kaiser for Pam Wilson
Claim Representative
(949) 553-5877 (949-553-5815) (*)

State Farm Mutual Automobile Insurance Company

wk