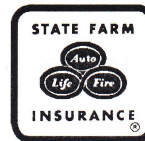


State Farm Insurance Companies



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June 8, 2005

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

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:

ⓧ Please contact me by telephone in order to discuss your claim investigation and arrange appointments to secure your recorded statements regarding the facts of your accident.

ⓧ As stated in my last two phone messages, there is a question of liability regarding this accident. In order to resolve this issue we are requesting that you provide us with your recorded statements.

Thank you.

Sincerely,

Yvette A. Gomez

Yvette A. Gomez
Claim Representative, Special Investigative Unit
(949) 553-5759

State Farm Mutual Automobile Insurance Company