

McGRATH INSURANCE GROUP

I N C O R P O R A T E D

4170 William Penn Highway Murrysville, PA 15668 (724) 327-8474 FAX (724) 327-7911

December 30, 2002

Three Rivers Telecom Consulting
271 Jefferson Street
Export, PA 15632-9054

Attention: **Kris Macurdy**

Dear Kris,

Thank you for reviewing our phone services.

With your extensive research into our present and past phone service and bills, the savings of over \$ 750, amazes me that we where overcharged that much.

Being in business is a constant search to reduce our operating costs.

Thank you for the time and effort you've spent with our business.

Sincerely,

McGrath Insurance Group, Inc.

A handwritten signature in black ink, appearing to read 'James E. McGrath III', with a large, stylized initial 'J'.

James E. McGrath III, AAI

INSURANCE AND FINANCIAL SERVICES

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