



**FIRST
ALLIED
SECURITIES
INC.**

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Wells Fargo & Co.

March 25, 2003

To Whom It May Concern:


Charles C. Lincoln of Schooley Mitchell Telecom Consultants approached our company earlier this year with an offer to review our business communications systems including our phone system, internet, fax, cellular and voice mail systems. All at no charge! The only way he would charge us a fee would be if he were able to reduce our communications expenses and improve our efficiencies. At first, I was doubtful that the review would be able to generate any savings to our company as I monitor our expenses on a regular basis.

Initially, he reviewed all of our monthly costs for each service we utilize for the prior three months. Then he presented us with a very professional and detailed report showing us exactly what services we were using and what our actual costs were. The factual information he provided us made it very clear that we were doing a good job with our telecommunications expenses but he was able to show us additional ways to further reduce our costs without affecting our level of customer service.

We feel his services have been very valuable to our business. He has done everything he said he would do in a very professional and timely manner and he continues to monitor our monthly bills for accuracy. Having his services available will save us both time and money.

We would strongly recommend that your business take advantage of Schooley Mitchell's professional services. Feel free to contact my office manager to discuss our recommendations further if necessary.

Sincerely,


Jerry Klosterboer

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