

November 18, 2010

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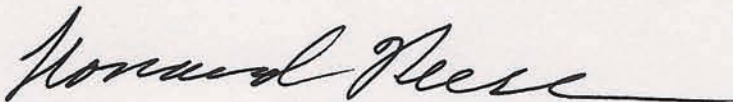
Dear Russ,

I can't articulate how it feels to be in the position that I am in today. Like a lot of people, I was lost when it came to my financial life. For the first time I feel that I am on the right path. My only regret is that I did not find you sooner.

My entire thought process is different when it comes to handling my finances, to a point that my loved ones notice without a word from me. I have more confidence in general. It's amazing-your financial life/worries are tied to your well being. What's even more amazing is that I didn't even realize it.

Russ, thank you for helping me to build the right foundation. The journey is far from over, but it will be a great ride.

Sincerely,

A handwritten signature in cursive script that reads "Leonard Reese". The signature is written in black ink and has a long, horizontal flourish extending to the right.

Leonard Reese