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Harvest Insurance

Har st Life Ins. Since Company
Odera Some Life Surance Company
10 Cres Society Court, Suite 400,
PO Box 950002, Lake Mary, FL 32795-6002
800 253-0856

September 19, 1997

Dear Vendor:

Please update your records to reflect our new billing address. This new address is effective immediately. All correspondence (i.e. invoices, statements, catalogs, etc.) must be mailed to the following address:

The Harvest Life Insurance Company or Federal Home Life Insurance Company ATTN: Accounts Payable Department 610 Crescent Executive Court, Suite 400 PO Box 956000, Lake Mary, FL 32795-6000

Again, this address is effective immediately. Payment may be delayed if the billing address is not changed.

Sincerely,

Shavone J. Harrison Team Leader - Accounts Payable