



December 30, 1998

A97000002758

RE: Replacement Checks from Ramsey Development, Inc.

To Whom It May Concern:

As previously notified by phone, you were recently issued a check from Ramsey Development, Inc. from an account that was later closed due to check fraud (see attached letter from NationsBank).

Enclosed is a replacement check for the original issue. Please either destroy or return the original to the address below.

Please feel free to call me at 904-332-6900 if you have any further questions or concerns.

Sincerely,

Keith B. Dermond \$ 88.75 Supp
\$ 52.50 LP

Keith B. Dermond
Secretary/Treasurer

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MR