

FIRST
Mortgage Investments, Inc.

Friday, February 21, 2003

Major Cyrus Brown, Troop Commander
Florida Highway Patrol Troop D Headquarters
133 S. Semoran Boulevard, Suite A
Orlando, FL 32807


Dear Major Brown:

On Sunday, February 9, 2003, my daughter, Abigail, was transporting me to the Orlando Airport from her home in Windemere, FL. Her vehicle skidded on wet pavement, exiting I-4, and it rolled over 2 ½ times. Neither Abigail nor I was hurt, for which we are very grateful.

The investigating officer and a second officer, later on the scene, were very professional, courteous and helpful. They both showed extreme kindness to Abigail, who was a bit shocked by the event, and transported me to the airport and Abigail to her home.

Both Abigail and I wish to extend our heartfelt appreciation and thanks to the two officers. Their actions were very much "above and beyond."

Sincerely,



Bruce K. Brown, Jr.,
President

BKB/sj

Please note our new address: 510 E. Memorial Road, Suite B-1, Oklahoma City, OK 73114
Phone (405) 302-6464 * Facsimile (405) 302-0606

1601 S. Kelly • P.O. Box 5450 • Edmond, Oklahoma 73083
405-844-0808 • Fax: 405-844-9110
e-mail: fmi@firstedmond.com