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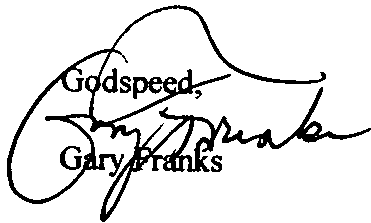
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February 17, 2004

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TO WHOM IT MAY CONCERN:

Though I anticipated doing an extensive amount of lobbying, my services for AFG & Associate did not rise above the threshold that would classify me as a lobbyist.

Godspeed,

Gary Franks

