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Mr. Steven W. Thayer  
Steven W. Thayer, P.S.  
900 Washington St.  
Suite 820  
Vancouver, WA 98660

Dear Mr. Thayer:

PERSONAL AND CONFIDENTIAL

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Our congratulations to you on your new rating.

Sincerely,

*Edward J. Roycroft, Jr.*

Edward J. Roycroft, Jr.  
Vice President

TBILTA

P.S. The same rating will also appear for your firm.