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3813

April 30, 1998

David F. Zakin, Ph.D
2001 S. Barrington
Suite 117
Los Angeles, CA 90025

Re: Abu-Gheida v. Provident

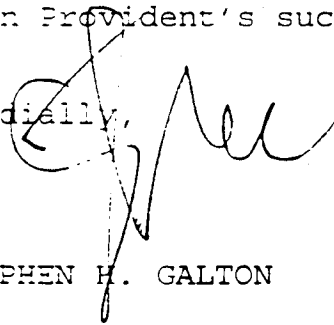
Dear Dr. Zakin:

I am pleased to advise you that Provident was successful in its defense of the above-entitled case. The jury unanimously found that the plaintiff was not totally disabled and that Provident had no liability to the plaintiff.

As an important witness for Provident at the trial of this matter, I wish to thank you for your cooperation and for the effectiveness with which you communicated your position to the jury.

Thank you again for your help in Provident's successful defense of this case.

Cordially,



STEPHEN H. GALTON

SHG:sb

cc: Melissa M. Cowan, Esq.