

Richard A. Sypek
240 Jabez Allen Road
Peru, NY 12972

March 14, 1996

To Whom It May Concern:

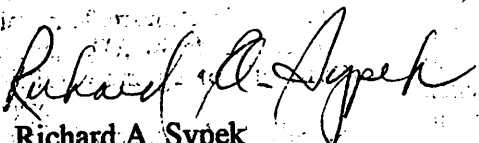
In 1995 my wife was contacted by Harvey E. Morse, P.A. regarding an inheritance from an unknown, removed benefactor.

I must state that I am a 29-year veteran of the New York State Police and am presently a Senior Investigator supervising a major crime unit in that capacity. Therefore, my suspicions and skepticism were paramount, and we were obviously noncommittal. I immediately made inquiries through the New York State Attorney General's Office; the U.S. Attorney General's Office; the Better Business Bureau in the States of Florida and New York; the Better Business Bureau in the City of Daytona Beach, Florida, as well as the Florida Highway Patrol. There was not one derogatory piece of information obtained. My wife only then signed a contract with the Morse firm.

A few months later we received a Xerox copy of the inheritance check. After signatures of release were obtained, we immediately received the total amount shown on the check less the percentage fee previously indicated by the Morse firm. There were no hidden or added charges.

We were impressed with the professionalism demonstrated and are totally satisfied with the work done by the firm. We would highly recommend the Harvey E. Morse agency without any reservations.

Sincerely



Richard A. Sypek
Sr. Investigator, NYSP
Troop B, Ray Brook, NY