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FAX TRANSMITTAL

DATE: 12/21/00

TO: SCOTT HAINES
COMPANY: BRUEN, DELDIN, DIDIO

FROM: JOHN STERLING

RE: FRANK PERROTTI
YT 60 73 11

*Dave Merrill
Rita Peabody*

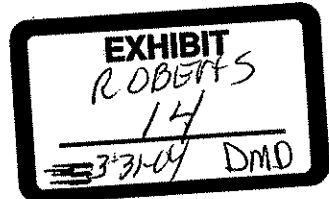
SCOTT,

THIS POLICY HAS COME UP ON DIARY FOR TWO (2) REASONS; FIRST, WE HAD RECEIVED A NOTE FROM YOUR OFFICE IN REGARDS TO THE ADDITION OF AN ADDITIONAL VESSEL. THE VESSEL IS DESCRIBED AS A 2,000 22' HACKERCRAFT AND HAS A VALUE OF \$82,964 ACCORDING TO THE BILL OF SALE. MY QUESTION IN REGARDS TO THIS VESSEL IS WHETHER OR NOT IT IS A TENDER TO THE LARGER VESSEL. OR SHOULD IT BE SEPERATELY INSURED.

SECOND, WE HAVE HAD DISCUSSIONS ON THE LARGER VESSEL IN REGARDS TO INCREASING THE AMOUNT OF INSURANCE AND EXTENDING THE NAVIGATION AREA. AT THIS POINT NONE OF THESE CHANGES HAVE BEEN MADE TO THE POLICY. WE ARE STILL AWAITING SPECIFIC DETAILS.

PLEASE REVIEW AND LET US KNOW.

- JOHN S



DANA DOWNS