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> OF COUNSEL. PETER D. (EWIS

August 8, 1990

REGULAR MAIL

and

CERTIFIED MAIL RETURN RECEIPT

Wayne Spooling Cal Carriage 2401 E. Pacific Coast Hwy Wilmington, CA 90748

Re: Black Oaks Insurance

Dear Mr. Spooling:

Please be advised that our office represents Black Oaks
Insurance Services, Inc.

During the last few days, it has come to my clients' attention that you are making oral statements to potential clients of Black Oaks Insurance about my clients' business operations that are undeniably defamatory. These statements include that it was writing policies for companies that would not place the insurance, that in regards to trucker's insurance it is writing companies that are inappropriate for the particular client's needs, and that the companies it is using are on the verge of suspension.

You should be aware that by making such false statements you could be liable for slander, interference with my clients' contractual relationships, unfair business practices, and emotional distress to my clients personally. The list of possible areas of legal liability for making these type of statements is not inclusive and other grounds and claims may exist.

I would request that you immediately desist from this course of conduct from this date forward. If my clients are made aware of any such further conduct occurring and such statements being made, they will protect their rights and commence the necessary court proceedings to enforce their rights.

This is a very serious matter to my clients and they do not intend on allowing such an outrageous course of conduct on your part to continue. However, they are willing to let bygones by bygones if you assure us you will not make any further statements of the type or nature mentioned above.

We would appreciate a prompt reply to this letter.

Very truly yours,

BUNKER, BYRUM & KIMBALL, P.C.

By:

ROBERT H. BRUMFIELD, III

RHB/cla

cc: Black Oaks Insurance

Siland