

LAW OFFICES
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July 23, 2013

Re: Retirement

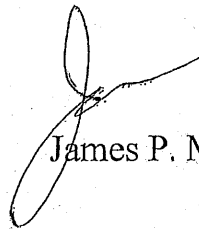
Dear

After close to fifty years of practicing law, I have decided to retire. I have chosen to entrust my practice to an experienced attorney by the name of John Heisner, whom I have known for thirty years. Mr. Heisner and Olga Álvarez, his partner, have co-founded a new firm named Heisner Álvarez.

You may choose to retain Mr. Heisner and Ms. Álvarez as your new attorneys, or you may make arrangements to pick up your file and seek new counsel. I will be available to assist in the transition, should you choose Heisner Álvarez. They will be taking over as of July 31, 2013. The phone number and fax number for the office will remain the same, and the new address will be 7825 Fay Avenue #220, La Jolla, CA 92037, which is in the Merrill Lynch building.

I have been honored to have been your attorney for these past many years, and consider you not only a client, but also a friend. Thank you for your understanding.

Sincerely,



James P. McGowan, Jr.

JPM:esr