



February 12, 1997

Mr. Wayne Barnes
John Hausam Realtors
6550 E. 71st Street
Tulsa, Oklahoma 74133

Dear Wayne:

On behalf of FirstTitle and Abstract Services, Inc., I would like to take this opportunity to congratulate you on your outstanding sales performance for 1996. What an achievement--One Million Dollar Club for John Hausam Agents!

We share in your excitement and are pleased to have been able to have played a part in your success. We wish you all the best in 1997.

Sincerely,
FIRSTTITLE & ABSTRACT SERVICES, INC.

A handwritten signature in blue ink, appearing to read 'Tom Kivell', is written above the typed name.

Thomas D. Kivell
President

TDK/glc

