

October 20, 2009

Carrie Couch, Special Investigator
Missouri Department of Insurance,
Financial Institutions, and Professional Registration
P.O. Box 690
Jefferson City, MO 65102

Dear Ms. Couch,

Based on our conversation today, I feel it would be in my best interest to surrender my Missouri insurance license. Please be advised that I have misplaced or lost my state insurance card and wall plaque. Please cancel my License as soon as possible.

Thank you very much,

A handwritten signature in black ink, appearing to read "Eric D. Ruh", written in a cursive style.

Eric D. Ruh
Brokerage Manager