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January 3, 2002

Milton Hirsch, Esq.
9130 S. Dadeland Blvd.
Suite 1504
Miami, Florida 33156

RE: Claimant: The Estate of Mary Montgomery
Insured: Sean Casey
Claim No.: 0163197130101014
Our File No.: 079-6773

Dear Mr. Hirsch:

This letter will confirm that the claim of the Estate of Mary Montgomery against Mr. Casey has been settled for Mr. Casey's insurance policy limits of \$10,000 and that settlement has been approved by the probate court. Enclosed please find copies of the following:

1. Executed release in favor of Mr. Casey.
2. Copy of probate court's order approving the settlement.

I am pleased that the matter has been resolved within Mr. Casey's insurance policy limits. By copy of this letter to Mr. Casey we wish him the best for the future.

We thank you for your professional courtesy and cooperation throughout this litigation and we will now be closing our file.

Very truly yours,


Steven M. Barnard

SMB/hlk
Encl.

cc: Sean Casey (w/encl.) ✓

RELEASE

FOR THE SOLE CONSIDERATION of TEN THOUSAND DOLLARS (\$10,000) paid to **MARTHA SUKERT as Personal Representative of the Estate of MARY MONTGOMERY**, the receipt and sufficiency whereof is hereby acknowledged, the undersigned on behalf of the Estate of MARY MONTGOMERY and all legal survivors of MARY MONTGOMERY, (all hereinafter referred to as releasor(s)), hereby releases and forever discharges, **SEAN D. CASEY and GEICO GENERAL INSURANCE COMPANY** and their heirs, executors, administrators, agents, successors, and assigns, (all hereinafter referred to as releasee(s)), whether liable or whom might be claimed to be liable, none of whom admit any liability to releasors, from any and all claims, demands, damages, actions, causes of action or suits of any kind or nature whatsoever, arising out of, related to, caused by, or on account of any and all injuries or claims known and unknown, both to person and property, including the claimed wrongful death of MARY MONTGOMERY which have resulted or may in the future develop from a motor vehicle accident which occurred on or about **March 11, 2001 at or near Harding Avenue (SR A1A) and 79th Street, Miami Beach, Miami-Dade County, Florida, resulting in the death of MARY MONTGOMERY.**

Undersigned hereby declares that the terms of this settlement have been completely read and are fully understood and voluntarily accepted for the purpose of making a full and final compromise, adjustment and settlement of any and all claims disputed or otherwise against the releasee(s) on account of any and all injuries or damages and for the express purpose of precluding forever any further or additional claims arising out of the aforesaid accident against such releasee(s).

As used in this release, the plural shall include the singular and the singular shall

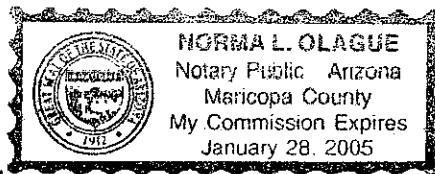
include the plural, whenever the context permits or requires it.

Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of felony of third degree.

Martha Sukkert
MARTHA SUKKERT, as Personal Representative of the Estate of MARY MONTGOMERY, on behalf of the Estate and all legal survivors of MARY MONTGOMERY

STATE OF Arizona)
COUNTY OF Maricopa)SS

SWORN TO AND SUBSCRIBED before me this 10 day of July, 2001.



Olague Norma L
NOTARY PUBLIC, State of Florida
At Large
MY COMMISSION EXPIRES: