May 9, 2001

Kristin Michelle Finney 16501 Lake Drive East Vancleave, Mississippi 39565

Dear Kristin:

Please allow me this opportunity to congratulate you on your upcoming graduation from Vancleave High School. You have reached a milestone in your life, which will also bring many challenges and choices. Graduation is a day to say good-bye to high school and to look forward to a bright future.

I would like to wish you the best of luck in your endeavors and pray that God will guide you as you embark on this new journey, from childhood to adulthood. May He guide your footsteps and may you always keep your innocence and optimism - to smile at life when it throws challenges your way, and at the world as you begin a new day.

Thank you for giving me the opportunity to attend this great event in your life. Congratulations and best wishes for an incredible journey.

If there is anything I can do to be of assistance to you, please do not hesitate to contact me.

Very truly yours,

RONNIE MUSGROVE

RM/kfg