

September 19, 2001

Furniture Manufacturers Credit Association, Inc.
109 Rockspring Road
P.O. Box 5929
High Point, North Carolina 27262

Dear Friends:

Please allow me this opportunity to congratulate you on celebrating the 40th Anniversary of FMCA! This celebration is truly a blessing and I would like to extend best wishes for many wonderful years of success.

Your commitment and dedication to servicing the furniture industry across the United States and Canada has built your membership and has created a reputation of quality and expertise. Your hard work and dedication to the furniture industry is very important to the State of Mississippi, as it is an important part of our history, culture and economy.

I commend you all for your diligence, determination and expert skills that you bring to the furniture industry. Congratulations, and best wishes for an enjoyable and highly productive meeting.

If I may be of assistance, please do not hesitate to contact me.

Very truly yours,

RONNIE MUSGROVE

RM/kfg