

May 22, 2001

Micah B. Hart  
2308 East Northside Drive  
Jackson, Mississippi 39211

Dear Micah:

Please allow me this opportunity to congratulate you on your upcoming graduation from the University of Texas. You have reached a milestone in your life, which will also bring many challenges and choices. Graduation is a day to celebrate your accomplishments thus far, 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. May He guide your footsteps and may you always keep your enthusiasm and optimism - to smile at life when it throws challenges your way, and at the world as you begin a new day. 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