

GIARMARCO,  
MULLINS &  
HORTON, P.C.

Tenth Floor Columbia Center  
101 West Big Beaver Road  
Troy, Michigan 48084-5280

Phone (248) 457-7000  
Fax (248) 457-7001  
www.gmhpc.com

Attorneys and Counselors at Law

DETROIT • LANSING • TROY

Andrew T. Baran  
Larry W. Bennett  
Peter J. Bill  
David A. Binkley  
Bryan B. Bolling  
Basil M. Briggs  
Robert A. Bryant  
Thomas P. Cavanaugh  
Kenneth B. Chapie  
John C. Clark  
Gary H. Cunningham  
Douglas C. Dann  
Lance T. Denha  
Randall A. Denha

Joseph F. Dillon  
Jennifer A. Engelhardt  
Elizabeth A. Favaro  
Kelli A. Fitzgerald  
Gregory J. Gamalski  
Julius H. Giarmarco  
Kalman G. Goren  
Gilbert Gugni  
Bruce W. Haffey  
Timothy E. Harden  
Jeffrey C. Hart  
William H. Heritage, III  
Stephen J. Hitchcock  
William L. Hooth

William H. Horton  
Paula Johnson-Bacon  
Kaveh Kashef  
Daniel J. Kelly  
J. Claibourne Kelly  
Barry L. King  
Salvatore J. LaMendola  
Alexander Lebedinski  
Adam Levitsky  
Roy A. Luttmann  
Patrick B. McCauley  
Brian J. McMahan  
George D. Mercer  
Bradley S. Mitseff

Carl Mitseff  
Thomas J. Mohan  
Timothy J. Mullins  
Michael A. Novak  
Joseph F. Page, III  
Mark S. Papazian  
Ryan Lee Perry  
Scott J. Pugliese  
Dennis M. Rauss  
Kenneth J. Sachs  
Frederick A. Synk  
Charles J. Thomas, III  
Thomas L. Treppa  
Sean M. Walsh

Linda M. Watson  
Matthew S. Weaver  
Robert B. Webster  
Trisha M. Werder  
Richard A. Wojewoda  
Celeste M. Wolfe  
Marsha M. Woods  
LeRoy H. Wulfmeier, III  
Robin E. Yono  
James P. Zavell  
  
Of Counsel  
Gilbert C. Cox, Jr.

May 18, 2007

Gregory G. Wimmer  
Robert Hughes Associates  
3930 Glade Road, Suite 108-378  
Colleyville, TX 76034

Re: Epstein v MML Bay State Life Insurance Co.  
Our File No. 87043

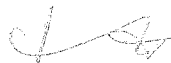
Dear Mr. Wimmer:

I am pleased to inform you that my clients accepted a substantial settlement offer in this matter.

I wish to express my sincere gratitude for your efforts in this case. Not only were you extremely knowledgeable about the issues in this case, you also had an excellent command of the facts and how the applicable standards of care were specifically violated. I also very much appreciated your willingness to accommodate our various scheduling exigencies.

It was truly a pleasure to work with you and I look forward to working with you on future matters. Again, thank you very much for your assistance.

Very truly yours,



Larry W. Bennett

LWB/las