

Gray & End, L.L.P.

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Memo

To: Friends and Clients of Gray & End, L.L.P.'s Creditors' Rights Group

From: Duncan C. Delhey and Terry R Gray

Date: September 29, 2006

Effective **October 1, 2006**, **Gray & End, L.L.P.** will be changing our name to **Gray & Associates, L.L.P.**

Our telephone numbers and mailing addresses will stay the same. Our email addresses will change to reflect our new email exchange: gray-law.com, but email sent to current addresses will be "auto forwarded" to the new addresses. There should be NO interruption of email service.

This name change is part of a strategic and amicable separation process to formally separate Gray & End, L.L.P.'s two practice areas into individual legal entities. Terry Gray will remain of counsel to Gray & Associates, LLP and there will be no personnel changes.

Should you have any questions or comments regarding this name change or if you require any additional information, please contact Duncan C. Delhey at 414.224.3494 or ddelhey@gray-law.com.

On behalf of Gray & Associates, LLP, we appreciate the continued opportunity to represent your company with Wisconsin default matters and we look forward to working with you in the future.

/ema