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September 26, 2008

Emily Hovater
South & Associates, P.C.
6363 College Boulevard, Suite 100
Overland Park, Kansas 66211

Dear Ms. Hovater,

On behalf of The Salvation Army of Western Missouri and Kansas, thank you for taking the time to talk with our Officers and our staff at our Divisional Social Services Seminar earlier this month. Your presentation on *foreclosure law* was not only insightful; it provided us with real tools to more effectively serve the individuals seeking our help. Thank you for your time and for your willingness to help us better help those in need.

Sincerely yours,

Debra Crouch
Divisional Social Services Consultant
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