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Subject: Ray Farmer Meeting Wednesday December 12 thank you Andy Twisdale

Good morning

To Ray Farmer and Gwen Fuller-McGriff

I want to thank you on behalf of Daryl Ferguson, Stu Rodman and myself for your time yesterday to meet with to hear our concerns. I apologize for having to leave early to return to Hilton Head for a social. We look forward to meeting again in the future. The cost of insurance impacts SC home owners and businesses. Also potential new SC property owners.

We will forward to you the PowerPoint presentation for your review and comments.

Regards,

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