

FOUNDED 1847

THE PENN MUTUAL LIFE INSURANCE COMPANY

Independence Square, Philadelphia

WARREN FRANKLIN
400 MONTGOMERY STREET
SAN FRANCISCO, CALIFORNIA 94104

Telephone 421-7900

Registered Representative of
Penn Mutual Equity Services, Inc.
(A Member of National Association
of Security Dealers, Inc.)
A Subsidiary of
The Penn Mutual Life Insurance Company
Philadelphia, Pennsylvania

February 28, 1973

Miss Kimiko Fujii

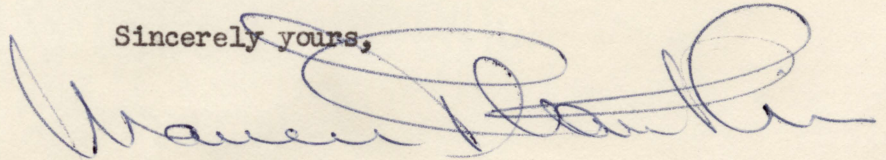
Hayward, California, 94544

Dear Miss Fujii:

In my most recent letter to you, I had sent a surrender form which needs your signature immediately so that I may turn the Policy in for surrender.

I would appreciate your sending this back as soon as possible.

Sincerely yours,



WARREN FRANKLIN

WF:RMS

WARREN FRANKLIN
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Miss Kimiko Fujii

[REDACTED]
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