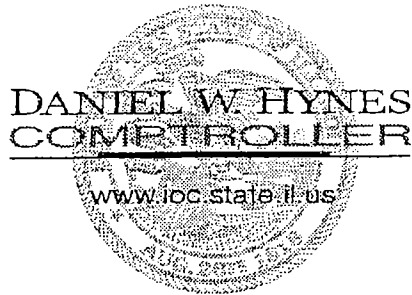


June 21, 2006

Via Certified U.S. Mail

IFDA Services, Inc.
c/o Mr. Paul Dixon
Illinois Funeral Directors Association
215 S. Grand Avenue West
Springfield, IL 62704



Re: Funeral or Burial Funds License #083/0728/02

Dear Mr. Dixon:

You will find attached for your review a Notice of Audit Findings from the Illinois Office of the Comptroller's ("IOC") audit of the Illinois Funeral Directors Association's ("IFDA") Fiscal-Year-End 2004 records. An additional review was performed by auditing firm, McGladrey and Pullen for FYE December 31, 2005. Our review indicates that IFDA Services, Inc. took unauthorized excess fees of approximately \$8.6 million from FYE May 31, 2000 to FYE May 31, 2005. Considering the opportunity cost had the money been invested in the fund, an additional \$793,165 is owed when calculated according to annual yields of the fund for the time period in question. This discrepancy, exacerbated by other practices contributing to the underfunding of the trust, raises a number of serious concerns regarding the state of the trust and the overall lack of formal compliance procedures. As a result of our investigation, we have determined that the trust is under-funded by approximately \$39,000,000. This is an intolerable situation that IFDA must rectify.

Please contact the IOC within seven (7) days to establish a time to meet in person regarding the attached findings and the IFDA's written responses. Also, please respond affirmatively, in writing, to each finding in the attached Notice of Audit Findings within twenty-one (21) days. Your failure to adhere to these timeframes and/or your failure to respond satisfactorily will be met with appropriate IOC actions.

Additionally, please be advised that we are conferring with the Illinois Department of Financial and Professional Regulation concerning issues that may be under their jurisdiction as the primary state government regulator of Illinois corporate fiduciaries and Illinois-licensed credit unions.

We anticipate your full cooperation, and look forward to working with the IFDA to resolve this situation. Should you have any further questions, please contact me at (312) 814-5782.

Sincerely,

Percy Lucina, Director
Cemetery Care and Burial Trust

Please respond to:

State House
Springfield, Illinois 62706-0001
217/782-6000

James R. Thompson Center
100 West Randolph, Suite 15-500
Chicago, Illinois 60601-3252
312/814-2451

325 West Adams
Springfield, Illinois 62704-1871

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