ATTORNEYS'
TITLE
GUARANTY
FUND,
INC.

February 27, 2001

McLean County Attorney

Re: Help Clients Build Wealth: 1031 Tax-Deferred (Starker) Exchanges March 15, 2001 Jumer's Chateau Bloomington, IL

Dear McLean County Attorney:

To better acquaint you with the many benefits of membership in Attorneys' Title Guaranty Fund, Inc. (ATG), we are waiving our customary charge for the seminar listed above. We believe you'll find the seminar to be extremely helpful in understanding the rules surrounding a tax-free exchange of property for your clients. At the same time, we'll briefly give you information on how ATG and our subsidiary, Guaranty Trust Company, can enhance the quality and profitability of your real estate and estate planning practice.

We hope you take this opportunity as our guest to learn more about Starker exchanges while also exploring the unique opportunities ATG can bring to your practice. Please make your reservations per the enclosed flyer. I look forward to seeing you on March 15, 2001. Thank you.

Sincerely,

Jerry Gorman

Senior Vice President - Downstate Operations