

HELD LAW FIRM



Exhibit
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May 19, 2004

Ms. Linda Wagner
P.O. Box 12347
Knoxville, TN 37912

Dear Ms. Wagner:

I appreciated the opportunity to finally talk to you personally on the telephone this morning.

Immediately after our phone discussion, I asked the firm's Administrator, Ben Barnett, to prepare a statement for you reflecting the work that Nathan and Ms. Long did on your case before Ms. Long ceased to be employed here. That statement, together with a statement showing the disbursement of the funds you paid our firm for representation, is enclosed. If you have any questions, please do not hesitate to call Ben. If he is not available, I can go over your questions with you personally.

Unfortunately, as we discussed, Ms. Long took the original files, including yours, with her when she left her employment here. Therefore, we do not have a copy of the contract you signed with our firm. The contract is a "form" contract that we use with all of our clients, so I have enclosed a sample copy for your information. You are entitled to a copy of the actual contract you signed; please simply ask Ms. Long for a copy in writing, and I am sure she will provide one to you as soon as she is able to do so.

Please do remember that the contract was with Held Law Firm for services to be performed by Held Law Firm employees. Because Ms. Long ceased to work here on May 12th, and because I received the note instructing me that you wished to retain her rather than our firm, any contract with our firm was no longer in effect as of the date of your note. I have also enclosed a copy of that note for your records.

On the phone, you sounded extremely distressed, which I can certainly understand, given everything you have been through. I did note that you were unsure what the final outcome of the hearing was because of your understandable upset over the statements that were apparently made in court. Even so, I encourage you to discover the Judge's final ruling before you consider filing any appeal.

I wish you the best of luck on this arduous task before you. If there is anything else you need, please do not hesitate to call.

Sincerely,

Margaret Beebe Held
Attorney at Law

cc: Lori Long, Esq.