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October 21, 2011

Dear Christina:

Thank you for bringing the issues regarding the ING pension plan to my attention. After receiving your inquiry, we conducted an investigation and found that Pacifica's contributions for August had not yet been made and were overdue. That payment has been made; Pacifica is now current on all payments to ING.

I was very concerned to learn of this late payment, and I assure you and our employees that I will monitor future payments to ensure they are deposited on time.

Sincerely,

  
Arlene Engelhardt