



January 23, 2002

**THIS IS TO CERTIFY THAT**

John E. Mayer  
BFA  
6815 Minnow Pond Dr.  
West Bloomfield, MI 48322

*attended the*

**Thirty-Sixth Annual Philip E. Heckerling Institute on Estate Planning**

*at the*

**Fontainebleau Hilton Resort & Towers, Miami Beach, Florida**

**January 7-11, 2002**

**Provider/Sponsor #: 0346  
Course #: 35388**

Our records indicate that, based on the number of sessions attended, you have completed a total of 29.00 credit hours as follows:

Continuing Education (Insurance) — Michigan  
License/Bar#: 369-56-1990

**Credit Type: Life**

Sincerely,

A handwritten signature in cursive script that reads "Tina Portuondo".

Tina Portuondo, Director  
Philip E. Heckerling Institute on Estate Planning

Philip E. Heckerling Institute on Estate Planning  
P.O. Box 248087  
Coral Gables, Florida 33124-8087  
305-284-4762  
Fax: 305-284-6752