From:

Date: December 20, 2019 at 10:30:14 AM EST **To:** Mel Clemmons < mel@sammconsulting.com >

Subject: Re: Reference Letter

Reply-To:

Good morning Mel, and Nicole.

I want to thank you both for all your hard work that you both have done for me over the past year. Nicole, I will miss talking to you every day:) You both have done an outstanding job in helping me through one of the most difficult times in my life. Anyone looking to sell their agencies, who is NOT using Mel Clemmons, is USING THE WRONG PERSON. Mel and Nicole have the experience, knowledge, and expertise in helping guide you through the process every single step of the way. I could not have been happier. God bless you both God bless your families. Merry Christmas, Happy Healthy New Year.

Sincerely, William Novick