

LAW OFFICES

RAINEY, KIZER, BUTLER, REVIERE & BELL

105 SOUTH HIGHLAND AVENUE

POST OFFICE BOX 1147

JACKSON, TENNESSEE 38302-1147

(901) 423-2414

TELECOPIER (901) 426-8111

THOMAS H. RAINEY
JERRY D. KIZER, JR.
CLINTON V. BUTLER, JR.
RUSSELL E. REVIERE
WILLIAM C. BELL, JR.
JOHN D. BURLESON
GREGORY D. JORDAN
LAURA A. WILLIAMS
CLAYTON R. SANDERS, JR.
ROBERT O. BINKLEY, JR.

R. DALE THOMAS
DEANA C. SEYMOUR
CHARLES C. EXUM
MARTY R. PHILLIPS
STEPHEN P. MILLER
CLAY M. MCCORMACK
DALE CONDER, JR.
BRADFORD D. BOX
PATRICK W. ROGERS
HUNTER H. CASHDOLLAR

December 16, 1994

Mr. Keith Pfister
c/o Mr. William Caldwell Hancock
Attorney at Law
144 Second Avenue, North
Suite 300
Nashville, TN 37201-1902

Re: Insured: Keith Jerald Pfister dba Cajun Connections
Insurer: Grange Mutual Casualty Insurance
Date of Loss: 01/03/94
Our File No.: 22000\40193

Dear Mr. Pfister:

Grange Mutual Casualty Company has concluded a thorough investigation into the above referenced claim and has concluded the following:

1. You have submitted a fraudulent claim to Grange Mutual Casualty Company for the above referenced theft loss. This theft loss was not a legitimate loss and was one that was caused at your direction.
2. You have made knowing and willful misrepresentations as to the amount and extent of items claimed to have been involved in this alleged theft. These misrepresentations were made both in your Sworn Statement in Proof of Loss and accompanying inventory and misrepresentations in your examination under oath.
3. You have violated that provision of your insurance policy headed Concealment, Misrepresentation or Fraud, which states as follows:

~~This Coverage Part is void in any case of fraud by you as it relates to this Coverage Part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:~~

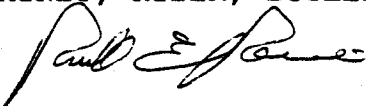
1. This Coverage Part;
 2. The Covered Property;
 3. Your interest in the Covered Property; or
 4. A claim under this Coverage Part.
4. You have willfully failed to cooperate during the investigation of this claim by refusing to provide all information that was properly requested of you in the letter requesting your examination under oath, during your examination under oath, and in requests communicated to you subsequent to the examination under oath. You have violated your duty of cooperation under said policy of insurance by wilfully failing and refusing to provide this information.

For the foregoing reasons, Grange Mutual Casualty Company must deny your claim and can make no voluntary payment to you.

Best Regards.

Yours very truly,

RAINEY, KIZER, BUTLER, REVIERE & BELL



Russell E. Reviere

RER:rgv