

June 5, 2008

## To Whom It May Concern:

Chris Petrov provided insurance coverage for his wife and son through MSKTD & Associates, Inc.'s major medical program. The cost of the insurance is paid one-half by MSKTD and one-half by the employee, Chris Petrov.

Chris was married to Mila Gueorguieva on 09/07/2001, and insurance coverage started 10/2001 and was canceled 10/31/2005.

Chris's son, Christopher Alexander Petrov, was born 2003 and insurance coverage started 08/2003 and was canceled 12/31/2005.

Respectfully submitted,

MSKTD & ASSOCIATES, INC.

James R. Kratzat, Architect President/Treasurer

JRK/nm

cc: JRK



