

Tuesday, March 19, 2002

Paul Drockton, MA
District Manager
Farmers Financial Services
47 North University Ave., Suite 202
Provo, Utah 84601

Dear Paul,

When I came to Farmers in December of 1997 I had great dreams of staying with Farmers for the rest of my career. I had a dream of being a great agent and maybe some day a District Manager. I love Farmers Insurance, I love the vision Marty has for the company and I love being part of a winning team.

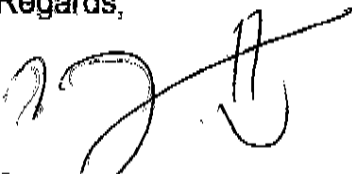
I really appreciate your winning attitude. It's nice to see someone that has so much passion for his or her business. I appreciate your caring attitude towards all people. If it weren't for you Ken lance would probably be out of a job.

I only wish I had met you sooner. Because I did not convert in February and again in March, I have not had a paycheck for the past month. With my first check not coming until May I personally can't afford to do this opportunity at this time. So, I deeply regret to inform you that I need to pursue a steadier means of income. I also believe that everyone in not cut out to be an agent and maybe I'm one of those people. I really enjoyed recruiting that was very enjoyable.

So I'm resigning as a reserve agent immediately.

Thanks for being my friend and believing in me as a person.

Regards,

A handwritten signature in black ink, appearing to read 'C. Todd Jaramillo', written over a horizontal line.

C. Todd Jaramillo