

Dear Friends,

We have known Gail and Ray Hubbartt about four years and have enjoyed every aspect of our relationship. We only wish they had come into our lives years ago because they have become so dear to us. The Hubbartts are the kind of people who don't just "go the extra mile", they go from the east coast to the west coast and back!! They barely knew us when they stepped in, quite unexpectedly, and undertook to help us when an unusual circumstance happened in our lives.

Gail and Ray are the **QUALITY** people we all want to find and treasure – they are the people with **INTEGRITY** like our grandparents used to exhibit. Rest assured, any dealings you may have with the Hubbartts **will be a win - win situation.**

Very truly yours,

Joan D. Bailey  
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