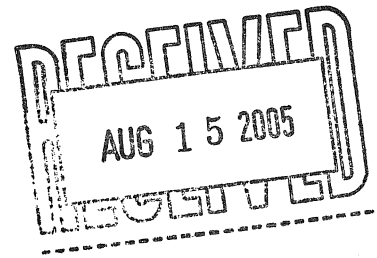


WILLIAM K. SUMMERS, M.D.
Neuropsychiatry and Internal Medicine

August 10, 2005

Mr. Stuart Stein
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re: Bruce Clinesmith
DOB: 08-02-1917

Dear Mr. Stein,

It was a genuine pleasure to be a witness to how you worked with Mr. Clinesmith on the provisions of a new Will and Living Trust.

You noted that he was absent his hearing device, and insisted he have this before proceeding. You were attentive to the environment, as the room was initially uncomfortably warm. You repeated material, queuing off of a puzzled facial expressions. Your approach enhanced the validity of the outcome.

Mr. Clinesmith has progressed very nicely since my initial interview with him several months ago. Yesterday, in the presence of several people (usually makes him nervous) he performed 22/30 in the Folstein Mini-Mental Status Exam. At the age of 80 the normal score is 24. Thus one could argue that for his age Mr. Clinesmith is normal.

Several phenomenon occurred which establish robustly healthy executive mental function.

For example, when you pointed out that his children in the current Trust were to receive "x" dollars each, he spontaneously asked what the sum of his estate currently was. After you supplied this information, he spontaneously calculated the approximate percent of his estate that the individual children and aggregate family inheritance would receive. He asked, "What year did I do this?" When informed of the tax free limits of inheritance per individual by you (\$500,000), Mr. Clinesmith weighted the information carefully. He decided that "x" was not enough and stated, "I would like to do a little better than that." Mr. Clinesmith then chose an inheritance for his children below the \$500,000 but definitely above X. He specifically stated, "I don't want to give the kids too much."

It was very clear that he wished that about 80% of his residual estate go to Christian Education. He is equally clear that he does not wish a Mr. Beckman or the Moody Bible Association have any further control or association with his estate. He softly complained that Mr. Beckman and Moody Bible had been less than forthright. When you explained the current provisions of his trust and its impact on he and Ruth, he said, "I don't think they (Mr. Beckman or Moody Bible) made that clear to me." and again, "I don't think I ever would have liked that (had he been informed)."

In discussing where these charity monies would go, he had a linear (logical) discussion with you concerning possibilities. Mr. Clinesmith said, "I don't know enough here, really?" He settled on the Salvation Army and the "Gideon Bible folks", because "I have known them for years and that they will go good work with it (the money)." He insisted that he could add or remove names from the list of charities in the future. He admitted that "We (wife Ruth and himself) need to" look into this a little bit more."

Inappropriate weight has been made of Mr. Clinesmith friendly demeanor with his opponents in the litigation. Woodmark staff point to the pleasantness of the visits with his daughter, son-in-law, Mrs. Brown, and others.

Polite demeanor and phraseology was part of Mr. Clinesmith's upbringing in rural Oklahoma. Rather than use hard "yes" or "no" answers, he prefers "mostly", "I believe so", "pretty much so", and "well not always". He has a habit of closing a meeting with a positive statement. For example, on closing our meeting, he stated to both of us, "I am glad to get your comments here today."

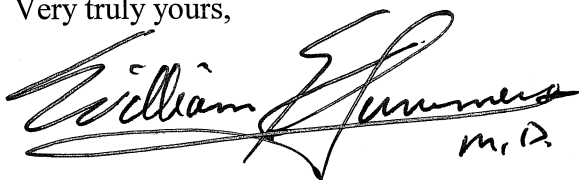
Someone not familiar with the rural Midwest argot to not pick up when he was upset but choosing to be polite through non-specific phrases.

Mr. Clinesmith has returned to full competence to make legal, financial, and medical decisions, given that he has his hearing device. The adverse response to high stress circumstances (Post Traumatic Stress Disorder) appears to be improving as well. My specific conclusions were:

- 1) Mr. Clinesmith is currently competent to complete Trust instruments.
- 2) Mr. Clinesmith has independent thoughts on what he wants to do with his estate
- 3) Mr. Clinesmith firmly expressed his desire to sever any relationship with the Moody Bible Institute and their associates.
- 4) Mr. Clinesmith views his wife, Ruth, as a partner. He clearly trusts her totally and view her as already owning half of their joint estate.
- 5) Mr. Clinesmith's desire to give the bulk of his estate to a Christian Charity, especially one with a focus on Christian education is a longstanding decision, but that he wishes to change who these charities are; and retain the ability to update the list of Christian charities in the future
- 6) Mr Clinesmith views excessive inheritance as a potential burden to his children to not burden.

As Mr. Gerald M. Loeb once said "Don't be overly concerned about yours heirs. Usually, unearned funds do them more harm than good."

Very truly yours,

A handwritten signature in black ink that reads "William K. Summers" with "M.D." written below it.

William K. Summers, M.D.