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April 16, 2003

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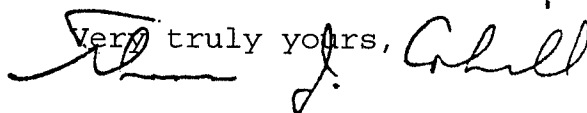
Re: Matter of Raymond A. Joao, Esq.
Docket No. 2003.0532

Dear Mr. Bernstein:

We are forwarding herewith an answer to your recent complaint against the above-named attorney. If you disagree with the attorney's statement, please write us, telling us specifically how and why; if you have any documents substantiating your points of disagreement, forward them to us. Also, please tell us what has happened in regard to this matter since the time you filed the complaint.

If we do not hear from you within twenty (20) days, we may conclude that you agree with the attorney's statement.

All inquiries concerning this matter should be addressed to Joseph G. Wigley, Legal Assistant.

Very truly yours, Cahill

Thomas J. Cahill

TJC:adp/P:JGW/A:JNS
DC14 (F424/TB505)