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August 17, 2018

**VIA ELECTRONIC & REGULAR U.S. FIRST CLASS MAIL**

Darrell N. Phillips, esq.  
2095 Exeter Rd., Ste 80  
Germantown, TN 38138

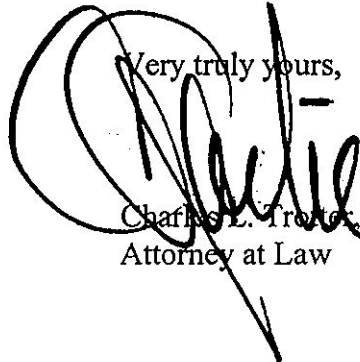
**Re: Insured: Hope Elrod**  
**Claim#: 01400060233**  
**D/L: April 16, 2018**  
**County: Haywood**

Dear Darrell:

We covered a lot of territory yesterday at the Examinations Under Oath of Blake Elrod and Sarah Elrod. For that reason, I want to make sure we are clear on one point. As far as Tennessee Farmers Mutual Insurance Company is concerned, your client at her expense is free to clean up the fire scene. The decision whether or not to do so rests entirely with her. Tennessee Farmers Mutual Insurance Company will not reimburse for debris removal until its investigation is concluded and coverage afforded for your client's claim.

As the matter proceeds, Tennessee Farmers Mutual Insurance Company waives no defenses or counterclaims now known or later to become known and specifically reserves all its rights and defenses and counterclaims under the policy, the facts of this matter and the applicable law.

Very truly yours,



Charles L. Trotter, Jr.  
Attorney at Law

CLTJr/kf

cc: Kevin McArthur