

February 13, 2003

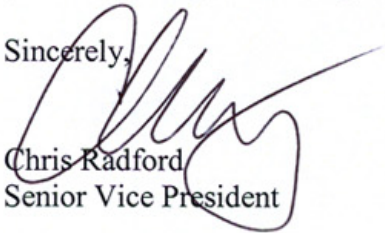
Jerry Boda
3121 Cross Timbers Road
Suite 1
Plaza De Las Flores
Flower Mound, TX 75028

Dear Jerry,

You have earned membership in our exclusive top producer club the Baker's Dozen. You have been named to an elite group of 13 individuals who have leveraged their business savvy and work ethic to achieve the highest standards of production for our firm.

Please except our warmest congratulations and our deepest thanks for your outstanding accomplishments and contributions to the success of SunAmerica Securities. You are greatly appreciated and we look forward to seeing you at the 2003 Archon Holiday as well as honoring you in front of your colleagues at this summer's National Education Conference.

Sincerely,


Chris Radford
Senior Vice President