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IN MEMORIAM  
PAUL HENRY JOHNSON  
(1937 - 2006)

November 25, 2008

**VIA E-File**

Clerk of Honorable Joseph C. Spero

**Re: Great American Insurance Company v. Penalzoa et al.**

BWB&O Client: CHALLENGE FINANCIAL SERVICES, INC.

BWB&O File No.: 3522.001

Court Case No.: 3:08-CV-04192

Subject: Requesting Telephonic Appearance

Direct Line: (949) 221-1007

Dear Clerk of Honorable Joseph C. Spero,

I, Jeremy S. Johnson, attorney for Defendant Challenge Financial Services, Inc., request leave to appear before the Honorable Joseph C. Spero via telephone for the Initial Case Management Conference scheduled for December 5, 2008. Our office resides in Southern California. I initially planned to attend in person, but am no longer able to do so. Therefore, I respectfully request this Court allow for the requested telephonic appearance.

Dated: 11/25/8



Very truly yours,

BREMER WHYTE BROWN & O'MEARA LLP

/S/

Jeremy Johnson