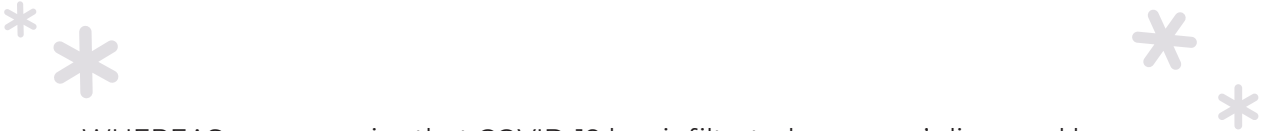




SEASON'S
Greetings



KRAMER, ELKINS & WATT LLC



WHEREAS we recognize that COVID-19 has infiltrated everyone's lives and has presented new challenges, one of which is the creation of an appropriate holiday card message;

WHEREAS the purpose of this card is to wish you well in your alternative COVID-19 holiday season, however that may look for you, whether you are zooming, celebrating in person, sulking over canceled plans, or blasting carols with a beverage or four; and

WHEREAS although we cannot offer any guarantee that 2020 will not involve any additional unexpected surprises, we do hereby guarantee that 2020 will end.

NOW, THEREFORE, in recognition of the statements and covenants contained herein, in light of our desire to present you with a message which conveys holiday cheer, but not so much so that we might be in danger of undermining the severity of the pandemic, we present you with the following, along with a wish for a happy and healthy new year:

Season's Greetings, without the exclamation point.

