



SHEPHERD FINANCIAL GROUP, LLC

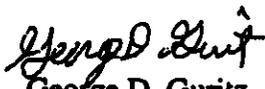
To Whom It May Concern:

This letter is to advise you that Shepherd Financial Group, LLC has a reasonable basis for believing that it is now Year 2000 ready and has completed all applicable milestones (including items defined in the SEC's Year 2000 Readiness Rule 15b7-3T). Subject to routine development and maintenance not related to the Year 2000 effort, all Year 2000 work is completed other than ongoing testing, and there are no known remaining systems, programming changes or checks to be made other than ongoing monitoring of outside providers or services (e.g., service bureaus, clearing brokers, market data services, etc.).

We understand that as part of the NASD's ongoing monitoring of member organizations regarding Year 2000 compliance, we may be contacted periodically to reconfirm our organization's Year 2000 compliance status. Should we undertake any system that would change our compliance status as indicated above, we will promptly notify the NASD.

For information about our firm's readiness, please contact Robert W. Linchan at (847) 680-1100 or via e-mail at SHEPHERD @ MRK.COM.

Very truly yours,


George D. Guritz
Chief Executive Officer

Firm CRD File Number: 038689

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