11 July 2011

MEMORANDUM FOR USAA & VA

FROM: Jeremy Kent

2452 Stacey Lane

Sedalia, MO 65301

SUBJECT: VA Child Care Expense Letter

1. Currently, my wife Shelly is providing all childcare as a stay-at-home-mother. Once Shelly finds work as an LPN we will work opposite shifts and one of us will be at home to care for our three daughters. My work shift is 0600-1400 Monday through Friday totaling 40 hours a week. Shelly will either stay with the girls or find work as an LPN working part-time in the evenings and weekends.

2. Any further questions or concerns relating to this matter should be directed to me or Shelly at (240)-346-6253 or (703)-586-3372.

JEREMY A. KENT (DATE)

SHELLY R. KENT (DATE)