August 18, 1997

PAUL RICHINS 144 S 350 E FARMINGTON UT 84025

RE:AMERICAN FIRST SECURITY C 85237 PAUL H RICHINS & CO C 85262

Dear SIRS:

Please be certain that the names and addresses of the officers in block 4 are complete. (A notation that the information is the same as last year will not be accepted.) After completing that block, resubmit the annual report to this office.

If you have any questions or need further assistance, please do not hesitate to contact this office at (208) 332-2811.

Very truly yours,

Sheryl Destrues

Sheryl DeVries Corporate Division

Enclosures: cited

