

January 20, 2006

Harold N. Springstead, Esq.
Springstead & Maurice
39 Hudson Street
Hackensack, NJ 07601

Re: In the Matter of the Certificate of Michael Mandel
Docket No. 0506-104

Dear Mr. Springstead:

Please be advised that, at its meeting of January 19, 2006, the State Board of Examiners voted to accept the surrender of the certificates of your client, Michael Mandel, with the force and effect of a revocation, with all attendant consequences.

Sincerely,

Robert R. Higgins, Acting Secretary
State Board of Examiners

RRH/AGL/mandelmichael-surrender