



05/03/2004

Scott Scher
President
Regulatory Counsel Group

Scott,

I just wanted to take a minute to thank you and your staff for assisting us in our licensing and bonding efforts. In particular, I would like to commend Kristen for her valiant efforts in accomplishing so much in such a relatively short time.

Our goal of being licensed in all 50 states will soon be realized and we are looking forward to a long and successful relationship with your company.

Respectfully,

A handwritten signature in black ink that reads "Doug Whitaker". The signature is written in a cursive style with a large, stylized "D" and "W".

Doug Whitaker
Operations Manager