



March 23, 2007

Universal Blue Point Corporation Insurance services  
360 North Sepulveda blvd, suite 1085  
El Segundo, CA 90245


Dear UBC,

As a leading company in the mortgage industry, we are trying to provide our employees with the best benefits package possible. However, we have gone through rate increase after rate increase throughout all these years.

After meeting with your brokers, I was impressed by your firm expertise and knowledge in the insurance industry. Thanks to UBC, we saved \$44,436 last year and were able to provide our employees a richer benefits package adding to it dental, vision and life insurance, that we didn't have before.

We also want to thank you for a great employee education seminar that you offered to our staff, answering all their questions.

Sincerely,

  
Thomas Schiff  
*President*