

*Busby's*  
3110 Santa Monica Boulevard  
Santa Monica, CA 90404

March 27, 2008

Universal Bluepoint Corporation Insurance Services  
360 North Sepulveda Blvd, Suite 1085  
El Segundo, CA 90245

Dear UBC,

We have been your clients since the day we started business and your firm is doing an outstanding job with our employee benefits package.

As a leading sports bar in Santa Monica, we are focusing on containing our costs while providing our employees with good benefits.

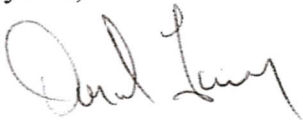
After meeting with your brokers, I was very pleased by your firm's high standards and ethics. I would like to mention that your expertise in the industry as well as your consistent updates to us of all the changes and new strategies impresses me favorably. You guys are on the top of your game.

Your services to us are always excellent, and your support staff is very professional.

I will make sure to recommend your firm.

Thanks again for all your help.

Very truly yours,



Donal Tavey  
CFO