

April 26, 2007

Universal Insurance Services  
Philippe Matta, Employee Benefits Consultant  
360 North Sepulveda Boulevard, Suite # 1085  
El Segundo, California 90245

Dear Universal Management,

We have been a client of yours for over a year now, and a lot of great things have happened. When we first met with your consultants, they projected that we would save between 15% - 20% on health insurance costs by combining self insurance with a high -deductible PacifiCare plan. This plan has allowed us to control costs, despite our above-normal experience this past year.

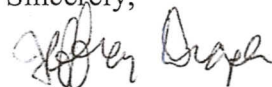
Your team of research analysts provided us with a plethora of insurance-plan options to choose from - nearly 200 plans from all the major carriers in Southern California. Comparing these plans gave us confidence that the PacifiCare plan we selected was the very best fit our small group.

I am also happy to report that our employees were extremely satisfied with the coverage we were able to provide and with the quality of service they received from PacifiCare. Your availability as our broker to answer questions and provide guidance was also highly valued, especially when we dealt with several complicated claims this past year. The ten employees on our staff, including the senior and associate pastor, are all very pleased with the package Universal designed for us.

As chairman of the Board of Trustees of our church, one of my responsibilities is to manage the church's resources in a judicious manner. I am elated to say that due to your consulting services, and the savings you provided us, we were able to end last year with no deficit spending and even a surplus to carry over into 2007.

Thank you so much for everything you've done for us.

Sincerely,



Jeffrey Draper

*Chairman of the Board of Trustees*

*First Baptist Church of West Los Angeles*