

OXNARD CENTER CO.

9720 WILSHIRE BLVD., SUITE 210
BEVERLY HILLS, CALIFORNIA 90212

10-278-0835 FAX

March 2, 2007

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

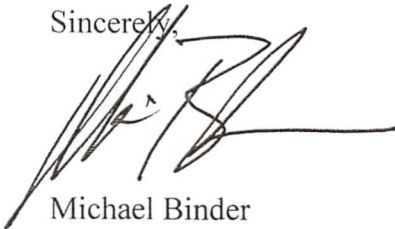
Dear UBC,

Your firm did an outstanding job with our employee benefits package, and I wanted to say thank you. We have gone through rate increase after rate increase, year after year, for the past 5 years. Your brokers were the first ones to ever LOWER our premium.

With 34 employees, we were spending \$16,482 per month. Your analysts lowered our premium to only \$10,867.80 per month. That is savings us \$67,364.52 per year!

Thank you again for your high level of expertise, diligence and hard work. We couldn't have done this without you.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Binder", with a long horizontal line extending to the right.

Michael Binder
Partner