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May 25, 2010

Kaulkin Ginsberg Company
401 North Washington Street, Suite 450
Rockville, MD 20850

RE: Your Valuation Services

To Whom It May Concern:

We recently engaged Kaulkin Ginsberg to perform an agency valuation within the constraints of an abbreviated time frame.

Not only did your firm produce a superior result for us, you did so with incomparable celerity and diligence while fully demonstrating the professionalism and expertise that has earned Kaulkin Ginsberg a sterling reputation in the accounts receivable management industry.

Michael Lamm in particular, whom we had the pleasure to work with closely, provided us with most exceptional customer service. We found him to be extremely affable, knowledgeable and responsive. Mr. Lamm was also highly accessible. It was refreshing to find that no matter the time of day, nor day of the week, our calls and e-mails to him were promptly returned.

The presentation of the valuation itself was detailed without being overcomplicated, and concise without being oversimplified. The methodologies employed by Kaulkin Ginsberg were sound, the analysis was logical, and the results were unbiased. Delivery of the valuation was timely, and the price was reasonable.

We can highly recommend your firm with full confidence and without hesitation. Kaulkin Ginsberg Company will absolutely be our first and only choice in the event of any valuation or consulting needs we may have in the future.

Sincerely,

AMERICAN AGENCIES

SHERI CARDELLA
President