



9510 Scotland Hall CT
Charlotte NC, 28277

January 12, 2009

Marty Karriker
Charlotte Insurance Company
19510 Jetton Rd
Cornelius, NC 28031

Marty,
We want you to know that we are very pleased with the quality of service Charlotte Insurance provides. We sincerely appreciate your responsiveness and the way you and your team conduct business. We have recommended Charlotte Insurance to others companies because of our satisfaction with your service and price. We look forward to doing business with you for years to come.

Sincerely,

A handwritten signature in black ink that reads "Jose Sanchez".

Jose L. Sanchez
President