 **Neighborhood Health Partnership**
It's time to get better

March 7, 2002

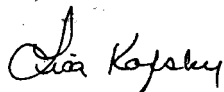
United Insurance &
Frank Garcia
3785 NW. 82 Avenue #206
Miami, Fl. 33166

Reference: Preferred Broker Award

Dear Frank,

Neighborhood Health Partnership is pleased to present you with the Preferred Broker Award for your performance and dedication in the past year. We appreciate the commitment you have showed us and look forward to a long lasting business relationship.

Sincerely,



Lisa Kofsky
Vice President of Marketing