



4599 N.W. 77th AVENUE MIAMI, FLORIDA 33166  
PHONE: (305) 594-6666 • FAX: (305) 594-6698

July 15, 2003

To whom it may concern:

I wish to give due diligence to and insurance firm that is extremely professional and competent. Frank Garcia and United Insurance & Financial have handled my employee benefits program, personal insurance and retirement portfolio for over fourteen years. With each program, Frank and his firms have worked diligently to provide me with excellent advice, incredible guidance and relentless service. I think that the amount of time that we have been conducting business speaks for itself.

If you have any further questions concerning United Insurance & Financial, please do not hesitate to contact me at (305) 594-6666.

Sincerely,

A handwritten signature in black ink, appearing to read "Elpidio J. Alvarez".

Elpidio J. Alvarez

President

Garcia Home Appliances