



July 16, 2009

Jonathan Appleton
The Hallmark Group
4 Lansing Square
Suite 100
Toronto, Ontario M2J 5A2

Dear Jonny,

Thank you for the professional and thorough manner in which you presented a competitive quote on our insurance needs. As promised, your coverage exceeded that of our existing policy and the pricing made the switch impossible to deny. We look forward to a continuing and mutually beneficial relationship and are confident you will be looking for improved value on other areas where we require insurance services. I recommend your services to any of my peers looking for a broker that will carefully attend to the specifics of their needs.

Sincerely,

A handwritten signature in blue ink, which appears to read "Craig Evans". The signature is fluid and cursive, with a large, sweeping initial "C".

Craig Evans, President
Pheasant Run Golf Club
18033 Warden Ave.,
Sharon, ON L0G 1V0

(905) 898-3917