



Bill Dyer
President and CEO

January 16, 2007

TO WHOM IT MAY CONCERN:

Hugh Borax, aka the 1% Broker, was a pleasure to work with in relation to buying our home.

The irony of the transaction was he worked on a discounted fee, 1%, and provided the best professional service. The fully commissioned seller's broker, the loan broker and escrow officer all could learn from Hugh.

In short, he is professional and delivers on his promises. You'd be foolish if you did not hire Hugh Borax, the 1% broker.

Bill and Cris Dyer

"We are the Healthcare Industry's Insurance Broker"