

Yasmine Jandali  
Vice-President  
VR Business Brokers  
11330 Lakefield Drive  
Building 2, Suite 200  
Atlanta Ga 30097

October 12, 2006

Dear Yasmine,

I wanted to express to you on behalf Gennie and I how impressed we both were in your professional evaluation of my Insurance Agency as I prepare to sell it to her and move into retirement. We had a difficult year in 2005 and thought your insight and proper evaluation of that year was accurate and fair to the new buyer, Gennie L. Todd and me. The other impressive things about our contact with you are the friendly and interested way you approached the evaluation of our business. You never gave us the impression that all you cared about was your commission; rather it was a sincere effort to help reach and fair and just price no matter what our preconceived notions were. I haven't sold a lot of businesses but I suspect that you are a unique person in your field. I called a number of other business brokers and the more I called and discussed their services and fees, the more you stood out in a very positive way. I would be happy to have anyone call me for a reference. Capable, friendly, and professional services in this world of ours seem to be in short supply, but not at VR Business Brokers.

Thank you,



Byron T. Todd  
President, ABT Insurance Services, Inc.