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March 6, 2006

Mr. Patrick A. Daoud  
Daoud's Fine Jewelry  
2525 E. Sunrise Blvd.  
Ft. Lauderdale, FL 33304

**RE: Credit card processing**

Dear Patrick,

I want to introduce you to a super nice fellow, Mike Moskowitz. He owns First Bancard which is a credit card processing company. I don't often come across people that are so impressive. He is a C.P.A. and earned his degree from the University of Pennsylvania Wharton School.

Mike signed us up with credit card processing in October and has saved us a significant amount every month in processing expenses. His service through First Data is also superior to our old processing relationship. Additionally, he did not try to "sell" me and he has earned my trust.

I hope you would take the time to pass along information like this to me if the opportunity presented itself to you.

Warmest regards,



Bruce

ENCLOSURE: Mike's Business Card