



May 25, 2006

First Bancard LLC
2881 E. Oakland Pk. Blvd., Ste. 409
Fort Lauderdale, FL 33306

To whom it may concern:

A couple of years ago, Mr. Mike Moskowitz approached the school about providing processing services for our credit card transactions. When we met with Mr. Moskowitz, he educated us on our current fee structure and showed us how we could reduce our transaction costs.

Mr. Moskowitz is always responsive to our requests and has been instrumental in the expansion of our payment options. The school has benefited greatly from this working relationship.

Sincerely,

A handwritten signature in black ink, appearing to read "James T. Cowgill, Jr.", written over the printed name.

James T. Cowgill, Jr.
Vice President of Finance and Controller