

Roma D' Italia

Italian Restaurant and Pizza

Est. 1961

February 28, 2007

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

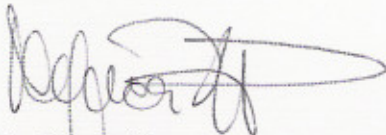
To Whom It May Concern:

When Mike Moskowitz first approached us about lowering our credit card processing rates, we were intrigued because we had never done so in the past although we knew we had wanted to.

He delivered to us a complete and detailed analysis of our pricing structure and provided a proposal stating we would save 15% in our credit card processing costs. After several months of processing with First Bancard LLC, he analyzed our current statement and compared it to our past statement, and we were indeed saving 15% in our credit card processing.

Combined with excellent service, we couldn't be more pleased with First Bancard LLC.

Sincerely,



Alfio Rossetti

