



NATIONAL FINANCIAL SYSTEMS, INC.

NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS LICENSE NO. 808844

August 24, 2000

RE: Telecommunications Review

Robert Weinger, President
Communications Research Consultants, Inc.
2145 Ocean Avenue
Ronkonkoma, New York 11779

Dear Robert,

I would like to take this opportunity to thank CRC for their prompt performance in resolving the myriad of problems relating to our phone companies and vendors. CRC was able to put order into what was a chaotic situation and make it into something fixable and understandable. In fact within three days of signing your consulting agreement we were able to troubleshoot and correct problems that would have gone on indefinitely.

In addition, we are enjoying the savings you have created for us, and look forward to all of your future recommendations for savings. It is a great pleasure working with you and your staff knowing that I will always get an immediate and courteous response to all questions asked no matter how large or small. You certainly get the job done!

Sincerely yours,

A handwritten signature in cursive script, reading "Nicholas Keda". The ink is dark and the signature is fluid and legible.

Nicholas Keda
Controller