



Dora Gonczy,
Vice President
Tel: (609) 469-0441
Fax: (609) 490-1582
Email: Dora_Gonczy@coface.com

July 25, 2011

To Whom this may concern,

I have known Frank, Frank, Goldstein & Nager P.C. throughout the past 20 years. Within those years, they have been working with our company's Coface North America, C.N.A. Insurance and Continental Insurance. Over these years, we have always felt our documentation was treated with confidentiality in mind. We have enjoyed a high rate of recovery, clear communication and documentation has always been our goal and her firm has provided this to us on each case. Ms Nager and her staff have always been professional, helpful and recognized the importance of keeping our clients and our staff up to date and current on each file. It is with pleasure that I provide this recommendation for them today.

Sincerely,

A handwritten signature in cursive script, appearing to read "D. Gonczy".

D. Gonczy, Vice President
Coface North America, Inc.