

May 29, 2008

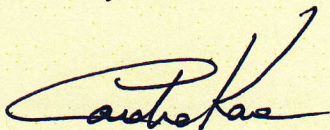
Exclusive Diamonds
Sherway Gardens
25, The West Mall, Box 71
Etobicoke, ON
M9C 1B8

To whom it may concern:

As a loyal customer of "Exclusive Diamonds", I can honestly say that in addition to exclusive and exquisite jewellery, the staff are totally professional and the quality of service is of the highest caliber.

Simply the best!

Sincerely,

A handwritten signature in black ink, appearing to read "Caroline Kane". The signature is fluid and cursive, with a large initial "C" and "K".

Caroline M. Kane
Senior Vice President, Chief Agent in Canada
The Toa Reinsurance Company of America