

RMS Service Group, Inc.
911 E. Touhy Ave.
Suite 200
Des Plaines, IL 60018

January 27, 2011

Via E-mail at owencostanza@msn.com
Via E-mail at owen@rmsinsuranceservices.com
Via Federal Express

Owen Costanza
199 Edison St.
Poplar Grove, IL 61065

Re: Letter of Termination

Dear Mr. Costanza:

This letter is being written to inform you that effective immediately your employment with RMS Service Group, Inc. is terminated.

It has come to our attention that you have altered access to the Applied Systems TAM application, access to our phone systems and changed company passwords at our insurance company data bases. You have also opened an unauthorized business account at Poplar Grove State Bank. In addition, it has come to our attention that you have conducted a mass deletion of e-mails without permission or authorization.

These actions have all been done following being confronted on January 15, 2011 with unauthorized disbursements made to you and on your behalf from the Premium Fund Trust account maintained at National City Bank (n/k/a PNC Bank). In addition, you were asked to explain several transactions in which it appears that you accepted premium payments from customers and failed to remit said premiums to insurance companies for the issuance of insurance policies. You were also confronted with and asked to explain altered customer premiums that did not reconcile with insurance policies issued to said customers.

Finally, it has come to our attention that you formed RMS Insurance Services, Inc. on January 16, 2011. The Illinois Secretary of State's website lists you as the registered agent with an address at RMS Service Group, Inc. office in Poplar Grove, Illinois. Please be advised that RMS Service Group, Inc. will take any and all actions available to it under the Illinois Trade Secrets Act to make sure that you are held personally liable for any misappropriation of confidential information or trade secrets from it.

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You are no longer permitted to enter the premises of the company unless escorted by Rashid Sindhu.

Very truly yours,

RMS SERVICE GROUP, INC.

A large black rectangular redaction box covering the signature of Rashid Sindhu.

By: Rashid Sindhu, President

cc: David J. Schwab