

Personal Benefit Services of Colorado, Inc.

4875 Ward Road Suite 100 Wheat Ridge, Colorado 80033

Gary A. Melling

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Monday, January 27, 2003

Mr. Brant Widener
Ms. Mary Jo Cummings
Matrix Group
2112 South Oneida St, Ste 600
Denver, Co 80224

Dear Brant and Mary Jo,

Now that we are somewhat settled in our new office space I thought it an appropriate time to send this short note.

I want to thank both of you for all your help in locating and negotiating for our new space at 4875 Ward Road, Ste 100, Wheat Ridge Co. 80033. Your help proved an invaluable asset during this entire process. I am certain we saved many hours, and dollars, as a direct result of your efforts.

Your expertise in complex lease and negotiation matters and your timely response to questions and concerns were genuinely appreciated.

Most of all, Brant and Mary Jo, I want to thank you for your patience; I know things got a bit testy at times with our "too many chiefs, not enough Indians" stance regarding decisions that had to be made. Your professionalism and understanding helped immensely during these times while we, as a firm, had internal conflicts surrounding certain resolutions.

It was a pleasure doing business with the two of you.
Best of luck with your future endeavors, keep in touch.

By the way, we are really enjoying the new space.

Once again..... Thanks...

Regards,



Gary A. Melling
Managing Executive, Branch 0767
4875 Ward Rd, Suite 100
Wheat Ridge, Co 80033