



July 11, 2006

RE: Automobile Liability Loss

Insured: The Willows DBA - GDK Inc
Policy Number: CBA 6361297-06

Dear Christopher Erice,

We have reviewed the circumstances surrounding this accident and believe we have sufficient information at this time to make a proper decision regarding your claim.

On July 7, 2006 we spoke to Brent Takara, the valet driver whom delivered your vehicle to you on the above mentioned date and he does not recall going over the curbing in which you observed.

On July 10, 2006, we confirmed with the appraisal specialist at Basic Auto who inspected the damages to your 2002 Nissan Altima and also with our own technical specialist and both made the analysis that the damage to your 2002 Nissan Altima is not related to this loss. Therefore, we do not fee our insured was responsible for this loss and we respectfully decline making payment to you.

Sincerely,

A handwritten signature in black ink that reads "Tammy Chun".

Tammy Chun - 98
Adjuster
Phone: 527-7573

cc: Insured