

May 8, 2013

Ms. Lisette Ray
Lieberman Management Services
The Dana Point Condominium Association.
1519 E. Central Road
Arlington Heights, IL 60005

Re: Professional Services for:
The Dana Point Condominium Association
JHA Project No. 1416_00_2013

Dear Ms. Ray;

Thank you for the opportunity to assist you and The Dana Point Condominium Association. Enclosed you will find our proposed Agreement to perform a site visit followed by a Letter Report to evaluate the structural issues at the parking garages of the subject property.

We understand the property consists of 6 buildings with 5 floors including underground garages in each building with 504 total units.

We differentiate ourselves from our competitors because we not only provide Consulting services but we design/engineer residential properties incorporating a high level of quality followed by construction monitoring. A summary of consulting services we offer include the following:

- Reserve Studies
- Water Infiltration Evaluations
- Roofing evaluation, bid packages and construction oversight
- Wall cladding evaluation, bid packages and construction oversight
- Structural repairs

Additionally, our Clients experience few change orders when we are involved in building repair projects. It is not uncommon for us to save our Clients money above and beyond what is needed to cover our fees. Our work is done in a timely manner and we are quick to respond to our Clients' needs.

If we may provide any additional information or answer any questions please do not hesitate to contact me.

Sincerely,
J. Hershey Architecture, Inc.

John M. Hershey

John M. Hershey, AIA
President

STRUCTURAL CONSULTATION AGREEMENT

PROJECT NAME: The Dana Point Condominium Association

PROJECT LOCATION: 1519 E. Central Road, Arlington Heights, IL 60005

PROJECT DESCRIPTION: PARKING GARAGE STRUCTURAL ANALYSIS

PROJECT No.: 1416_00_2013

This Agreement is made and entered into this 8th day of May, 2013 by and among The Dana Point Condominium Association in Arlington Heights, IL ("Client") in care of Lieberman Management Services and J. Hershey Architecture, Inc., having an office at 615 Park Avenue, Suite 200, Libertyville, Illinois 60048 ("Consultant").

SCOPE OF SERVICES

PHASE 1: Evaluation and Written Report

1. The Consultant shall have a senior level Licensed Architect and a senior level Licensed Structural Engineer perform a site visit to review the failing structural headers at the garage overhead doors and other related issues at the parking garages of the subject property.
2. The Consultant shall review construction drawings and documents of the existing building which may be provided by property management for the Consultant's reference if available.
3. The Consultant shall prepare a written Letter Report documenting Consultant's findings as a result of the site visit. Color photographs with captions shall be included with the Report for reference.

PHASE 2: Repair / Replacement Specification and Project Manual

1. To be determined

PHASE 3: Project Management

1. To be determined

SERVICES EXCLUDED

1. Any work not outlined under Scope of Services is excluded.

The Consultant may provide the above excluded services as outlined under "Additional Services."

DELIVERY SCHEDULE

PHASE 1: Evaluation and Written Report

The Consultant will endeavor to visit the site within five (5) business days from receipt of a signed Agreement. The Consultant will endeavor to submit the full written report to the Client within ten (10) business days from the site visit.

COMPENSATION / SCHEDULE OF FEES

PHASE 1: Evaluation and Written Report

Compensation to the Consultant for Phase 1 shall be invoiced based on the fixed sum of \$1,500.00
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The above Fee includes any related expenses such as travel incurred by the Consultant; as well as, the preparation and submission of the full written Report complete with photographs in an electronic Adobe PDF format. Note: Printed copies of the Report may be provided upon request at an additional cost.

ADDITIONAL SERVICES

Additional architectural services such as Repair Specifications and Project Management can be performed if requested and will be billed at an agreed on fixed fee or at the following rates:

- Principal \$200.00/hour
- Senior Licensed Architect/Engineer..... \$150.00/hour
- Senior Architectural Staff..... \$125.00/hour
- Junior Architectural Staff \$75.00/hour
- Office Administrator..... \$50.00/hour

This Agreement is entered into as of the date and year first written above.

CLIENT:

Authorized Representative

Acceptance Date: _____

CONSULTANT:

J. HERSHEY ARCHITECTURE, INC

John M. Hershey

John M. Hershey, AIA, LEED AP
President

The General Conditions on the following pages shall apply:

General Conditions

The indicated fees are subject to the Client's executing and returning the Agreement within 30 days of the Agreement date.

Consultant's fees are due upon Client receipt of each Report, Set of Drawings or other Document. Client does hereby assure prompt payment of all compensation and fees due and payable to Consultant pursuant to the terms, provisions, and conditions of this Agreement. Amounts due and unpaid after (30) days from invoice date shall bear interest at the maximum legal rate permissible under state law. When amounts are due and unpaid in excess of (30) thirty days from the invoice date, Consultant shall have the right to retain all documents and materials prepared by Consultant and suspend performance until Client's default is cured. Consultant shall be entitled to recover all costs, including attorney's fees, incurred in enforcing payment under this agreement.

Consultant agrees to abide by the standards of professional practice in the provision of all services to be provided as outlined in this Agreement. Consultant will strive to perform services under this Agreement in a manner consistent with that level of care and skill ordinarily exercised by members of the profession currently practicing in the same locality under similar conditions. No other representation, expressed or implied, and no warranty or guarantee is included or intended in this Agreement, or in any report, opinion, document, or otherwise.

It is understood and hereby agreed to that the findings of the investigation and resulting Report are not intended to warrant or guarantee the performance of any property component. In addition, it is understood that the Consultant may not be able to gain access to all areas, that no equipment will be operated or tested by the Consultant, that no construction materials will be removed, and that no tests will be performed by the Consultant. It is also understood that the Report findings are based on the conditions observed at the time of the site visit, and that conditions often change with the passage of time.

Client understands and agrees that the services outlined herein and the resulting Report are for the exclusive use of the Client. Client and persons claiming through Client agree to limit the liability of the Consultant for all claims arising out of, in connection with, or resulting from the performance of this Agreement to the amount of fees paid under this Agreement. It is further understood and agreed upon by all parties that the Consultant is a corporation, and that any claim made arising out of an act or omission of any director, principal, or employee of the Consultant, in the execution of performance of this Agreement, shall be made against the corporation and not against the director, officer, principal, or employee.

In the event that it becomes necessary for the Consultant to retain an attorney to collect payments for services rendered or expenses incurred under this Agreement, Consultant shall be entitled to recover all reasonable attorney's fees and related expenses, including costs of appeal and related attorney's fees.

If any portion of this Agreement is determined to be legally unenforceable, such determination shall be the sole basis to render that portion to be null and void; however, the remainder of the Agreement shall survive and remain in full force. For the purposes of the Agreement, venue shall be Lake County, Illinois.

The Consultant shall not be responsible for concealed or unknown conditions. The Consultant shall have no responsibility for the discovery, presence, handling, removal or disposal of, or exposure of persons to hazardous materials in any form at the project site.

The Client shall provide prompt written notice to the Consultant if the Client becomes aware of any fault or defect in the Project, including any errors, omissions or inconsistencies in the Consultant's Instruments of Service.

The Consultant shall review laws, codes, and regulations applicable to the Consultant's services. The Consultant shall respond in the design of the Project to requirements imposed by governmental authorities having jurisdiction over the project.

The Consultant shall be entitled to rely on the accuracy and completeness of services and information furnished by the Client. The Consultant shall provide prompt written notice to the Client if the Consultant becomes aware of any errors, omissions or inconsistencies in such services or information.

This Agreement shall be governed by the law of the principal place of business of the Consultant.

Drawings, specifications and other documents, including those in electronic form, prepared by the Consultant and the Consultant's consultants are Instruments of Service for use solely with respect to this Project. The Consultant and the Consultant's consultants shall be deemed the authors and owners of their respective Instruments of Service and shall retain all common law, statutory and other reserved rights, including copyrights.

No fixed limit of construction cost has been established as a condition of this agreement, although the Consultant shall advise the Client during the course of the drawings of his opinion of the approximate project cost. It is recognized that neither the Consultant nor the Client has control over the cost of labor, materials or equipment, over the Contractor(s)' methods of determining bid prices, or over competitive bidding, market or negotiating conditions. Accordingly, the Consultant cannot and does not warrant or represent that bids or negotiated prices will not vary from any statement of construction cost. The Cost of the Work shall be the total cost or, to the extent the Project is not completed, the estimated cost to the Client of all elements of the Project designed or specified by the Consultant. The Cost of the Work shall include the cost at current market rates of labor and materials furnished by the Client and equipment designed, specified, selected or specially provided for by the Consultant, including the costs of management or supervision of construction or installation provided by a separate construction manager or contractor, plus a reasonable allowance for their overhead and profit. In addition, a reasonable allowance for contingencies shall be included for market conditions at the time of bidding and for changes in the Work. The Cost of the Work does not include the compensation of the Consultant and the Consultant's consultants, the costs of the land, rights-of-way and financing or other costs that are the responsibility of the Client.

The Consultant shall not have control over or charge of and shall not be responsible for construction means, methods, techniques, sequences or procedures, or for safety precautions and programs in connection with the Work, since these are solely the Contractor(s)' responsibility under the Contract for Construction. The Consultant shall not be responsible for the Contractor(s)' schedules or failure to carry out the Work in accordance with the Contract Documents. The Consultant shall not have control over or charge of acts or omissions of the Contractor, Subcontractors, or their agents or employees, or of any other persons performing portions of the Work. The Consultant shall not be "in charge" of the Work as the term is defined in the Illinois Structural Work Act.

The Consultant shall not be responsible for errors and mistakes made during construction by the Contractor(s). Client's sole remedy for construction defects shall be against the Contractor(s), but the Consultant, as an additional service, will perform any requested service to assist the Client in prosecuting his claim.

If the Client requests the Consultant to execute certificates, the proposed language of such certificates shall be submitted to the Consultant for review at least 14 days prior to the requested dates of execution. The Consultant shall not be required to execute certificates that would require knowledge, services or responsibilities beyond the scope of this Agreement.

The Consultant shall have the right to install a sign at the project location that is visible to the public for the purpose of advertising the Consultant's company and contact information. The sign shall remain in place for the duration of the project and shall not be discarded. The Consultant shall be responsible for installation and removal of the sign.

The Consultant shall have the right to include photographic or artistic representations of the design of the Project among the Consultant's promotional and professional materials. The Consultant shall be given reasonable access to the completed Project to make such representations. However, the Consultant's materials shall not include the Client's confidential or proprietary information if the Client has previously advised the Consultant in writing of the specific information considered by the Client to be confidential or proprietary. The Client shall provide professional credit for the Consultant in the Client's promotional materials for the Project.

If the Client fails to make payments to the Consultant in accordance with this Agreement, such failure shall be considered substantial nonperformance and cause for termination or, at the Consultant's option, cause for suspension of performance of services under this Agreement. If the Consultant elects to suspend services, prior to suspension of services, the Consultant shall give seven days' written notice to the Client. In the event of a suspension of services, the Consultant shall have no liability to the Client for delay or damage caused the Client because of such suspension of services. Before resuming services, the Consultant shall be paid all sums due prior to suspension and any expenses incurred in the interruption and resumption of the Consultant's services. The Consultant's fees for the remaining services and the time schedules shall be equitably adjusted.

If the Project is suspended by the Client for more than 30 consecutive days, the Consultant shall be compensated for services performed prior to notice of such suspension. When the Project is resumed, the Consultant shall be compensated for expenses incurred in the interruption and resumption of the Consultant's services. The Consultant's fees for the remaining services and the time schedules shall be equitably adjusted.

If the Project is suspended or the Consultant's services are suspended for more than 90 consecutive days, the Consultant may terminate this Agreement by giving not less than 7 days' written notice.

This Agreement may be terminated by either party upon not less than seven days' written notice should the other party fail substantially to perform in accordance with the terms of this Agreement through no fault of the party initiating the termination.

This Agreement may be terminated by the Client upon not less than seven days' written notice to the Consultant for the Client's convenience and without cause.

In the event of termination not the fault of the Consultant, the Consultant shall be compensated for services performed prior to termination, together with Reimbursable Expenses then due and all Termination Expenses as defined below.

Termination Expenses are in addition to compensation for the services of the Agreement and include expenses directly attributable to termination for which the Consultant is not otherwise compensated, plus an amount for the Consultant's anticipated profit on the value of the services not performed by the Consultant.

No deductions shall be made from the Consultant's compensation on account of penalty, liquidated damages or other sums withheld from payments to contractors, or on account of the cost of changes in the Work other than those for which the Consultant has been adjudged to be liable.

This Agreement represents the entire and integrated Agreement between the Client and the Consultant and supersedes all prior negotiations, representations, or agreements either written or oral. This Agreement may be amended only by written instrument signed by both Client and Consultant.

J.HERSHEY ARCHITECTURE

— Autographed with Excellence —

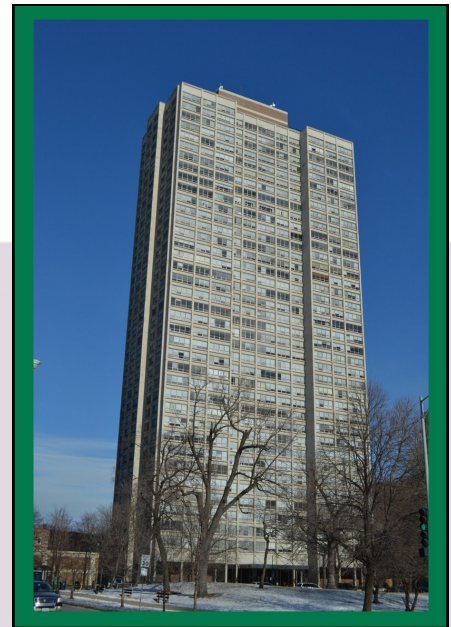
Architectural and Engineering Services for Property Managers, Condominium and Homeowner's Associations



We can assist your Association in
the following ways:

Professional Services Offered:

- **Capital Reserve Studies**
- Transition Studies
- Preparation of Repair Documents
- **Bid Solicitation and Review**
- **Construction Monitoring**
- Energy Efficiency Analysis



Capital Reserve Study Benefits:

- **Establish accurate capital reserve budgets**
- Improve maintenance procedures
- Protect and enhance physical assets
- Protect and enhance each owner's investment
- Avoid special assessments

Transition Study Benefits:

- Determine general conformance with design and corporation documents
- Look for defects in workmanship
- Recommend corrective action for deficiencies

For additional information, visit our website, call us or send and email to:

John Hershey:

jmh@jhersheyarchitecture.com

Becky Weber:

bw@jhersheyarchitecture.com



JOHN M. HERSHEY, AIA, LEED AP, is a LEED Accredited Professional, Licensed Architect and President of J. Hershey Architecture, Inc., a consulting, design and construction management firm based in Libertyville, Illinois. He has consulted with 100s of clients throughout the United States and designed 100s of projects in northern Illinois with an emphasis on residential properties. John has written numerous articles / white papers including a monthly Q & A article, “Ask the Local Architect”, in the Pioneer Press.

With over 25 years of experience John has the expertise to prepare Transition Studies, Reserve Studies and Bid Repair Documents; as well as, provide Architectural Unit Reviews and Construction Management. John and his team look at every project with a fresh eye and have the expertise to identify property issues that other consultants may miss or choose to gloss over. His attention to detail allows Condo Associations and HOAs to appropriately budget for their capital reserves and avoid future special assessments.

John is on the Board of Directors for the Affordable Housing Corporation of Lake County. He is a member of the American Institute of Architects, the College of Lake County Sustainability Group, CAI (Community Associations Institute) and ACTHA (Association of Condominiums, Townhomes and Homeowner Associations). John was awarded the 2010 Entrepreneur of the Year Award by the GLMV Chamber of Commerce for his community involvement and business growth. Learn more at www.jhersheyarchitecture.com.

TESTIMONIALS

TRANSITION STUDIES

Your Transition Study became one of the most important tools in the Parc Chestnut's turnover from the Developer. John came into the building, studied the plans and other documents, met with the staff and the Board, identified and then categorized areas of concern. The report was extremely detailed, clearly laid out, and very easy to understand. The Transition Study left no room for misinterpretation. The Board was able to refer to it when negotiating with the Developer and the Building walked away with one of the most successful Developer Turnovers I have ever seen (for both parties).

Rob Milne, Property Manager
Parc Chestnut Condominium Association
Foster/Premier Management

RESERVE STUDIES

After gathering numerous proposals for a new Reserve Study, my Board of Directors decided to utilize the services of John Hershey. We were pleased with our choice. John and his team presented an organized, intelligible, colorful and useful tool for our Association to utilize for years to come! Each member of John's team was respectful and very knowledgeable. I manage a 16 acre Homeowners Association and John was able to compile a report that tied all components of our property together in a sensible, organized manner. I highly recommend the services of John Hershey if it is honest, clean and factual data you are pursuing.

Steve Habib, Property Manager
Carl Sandburg Village Homeowners Association
DK Condo

The Finance Committee interviewed firms to prepare a Reserve Study in 2008 (for a high-rise 1970's era building). The Committee felt that Mr. Hershey was the most knowledgeable and showed the most flexibility in meeting the needs of the Association. Mr. Hershey attended meetings and worked several drafts of this study to ensure that it pleased the members of the finance Committee and Board of Directors which in my opinion reflected a lot of patience and outstanding customer service capabilities.

Eadka Tidwell, Property Manager
Lieberman Management

Irene Jones (Board President), William Ballock (Treasurer) and Tony Yassin (Board member) all commented that the J. Hershey Architecture 2012 Reserve Study was one of the best, detailed and thorough studies that they have seen.

3440 Lake Shore Drive Condominium Association

INTERIOR UNIT REVIEWS AND ARCHITECTURAL STANDARDS

I was so impressed with Mr. Hershey during the Reserve Study project that I requested that the Board consider utilizing Mr. Hershey's firm to review remodeling proposals for individual Condominium Unit renovations. The Board being quite pleased with his work, agreed to change firms. Mr. Hershey was also very helpful in assisting with the revisions to the Construction Rules and Regulations by providing insight into current City codes and directing us on how to incorporate these codes into the revised Construction Rules.

Eadka Tidwell, Property Manager
Lieberman Management

TESTIMONIALS

REMODELING PROJECTS

I discovered that you are efficient and thorough, with excellent pricing. I truly am excited about the future, as I certainly intend to continue utilizing your services and expertise.

Thank you!

Kara Cermak, President/Principal
Rowell Incorporated

Our Architect has inspected and approved the quality of the materials and installation throughout the re-roofing project, and will now make one final inspection after a handful of items on a punch list have been addressed. We are very pleased with both the product and the workmanship. We finished on schedule and under budget. Kudos to J. Hershey Architecture who evaluated, designed, specified, inspected and approved the work.

David Harnish, Board President
Charter Hall Condominium Association

I am writing to thank you for the impeccable service you have provided Three Fountains on the Lake Condominium Association in regard to our roofing project. This is a huge undertaking, and could have become overwhelming for us. Thanks to your expertise, we are off to a great start! Your meticulous attention to detail, customer service and professionalism have made this daunting project easy for Board members. I highly recommend Hershey Architecture to anyone.

Linda S. Hintz, President
Three Fountains on the Lake Condominium Association

Initially we hired J. Hershey Architecture to determine the scope of work for our re-roofing project and write the specifications. Your work was done in a timely manner and well detailed. The bidding phase went smoothly and your firm fielded various bidders' questions in a disciplined manner. Also your bid summary was comprehensive and assisted us in selecting a contractor.

The construction went smoothly and finished on time. Your firm performed timely site visits to verify workmanship, etc... and periodic payout requests were handled in a timely manner. All in all we highly recommend your services.

Richard H. Lutz, Committee Chair and Robert Luksa, Board President
Crossings Homeowners Association



CERTIFICATE OF LIABILITY INSURANCE

OP ID: LR

DATE (MM/DD/YYYY)

01/04/13

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Rosenthal Bros., Inc. 740 Waukegan Road P.O. Box 700 Deerfield, IL 60015-0700 Mindy M. Maggio		Phone: 847-940-4300 Fax: 847-940-4315	CONTACT NAME: PHONE (A/C, No, Ext): E-MAIL ADDRESS: PRODUCER CUSTOMER ID #: JHERS-1	FAX (A/C, No):
INSURED J. Hershey Architecture, Inc. 615 E Park Ave., Suite 200 Libertyville, IL 60048		INSURER(S) AFFORDING COVERAGE INSURER A : The Hartford Insurance Group INSURER B : Travelers Ins Co. INSURER C : New Hampshire Ins. Co. INSURER D : Employers INSURER E : INSURER F :		
		NAIC # 29424 361453		

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY			83SBAZV5633	11/01/12	11/01/13	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 10,000
							PERSONAL & ADV INJURY \$ 1,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMP/OP AGG \$ 2,000,000
GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC							
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY			BA1857X32A12	12/18/12	12/18/13	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident) \$
	<input checked="" type="checkbox"/> HIRED AUTOS						\$
	<input checked="" type="checkbox"/> NON-OWNED AUTOS						\$
	<input type="checkbox"/> UMBRELLA LIAB	<input type="checkbox"/> OCCUR					EACH OCCURRENCE \$
	<input type="checkbox"/> EXCESS LIAB	<input type="checkbox"/> CLAIMS-MADE	AGGREGATE \$				
	<input type="checkbox"/> DEDUCTIBLE		\$				
	<input type="checkbox"/> RETENTION \$		\$				
D	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			EIG136831901	07/27/12	07/27/13	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y / N <input type="checkbox"/>	N / A				E.L. EACH ACCIDENT \$ 500,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE \$ 500,000
							E.L. DISEASE - POLICY LIMIT \$ 500,000
C	Professional Liab			44270154	05/15/12	05/15/13	Per claim 1,000,000 Aggregate 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Evidence of Coverage	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE <i>Bernard J. Rosenthal, CPCU</i>

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