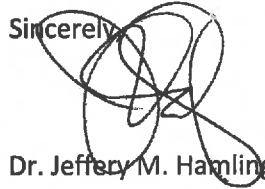


To whom it may concern;

I have been doing business with frontline processing for the last 8 years. They have been very professional and have dealt with any problems immediately. They have been responsive to rate changes and have offered top quality service, a rarity in today's business climate. I have no reservations about recommending their services.

Sincerely,



Dr. Jeffrey M. Hamling DDS, MS