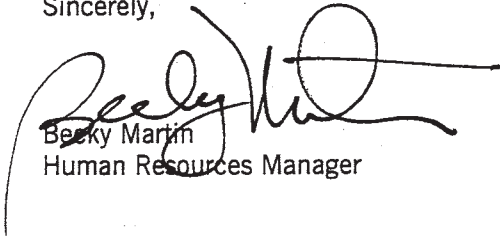


To Whom It May Concern:

As the Human Resources Manager at Broadbay Networks, I have worked extensively with Griffiths Insurance, namely Donna Rand, over the past 2 years. Donna has been our broker for our entire benefits package. She has secured medical, dental, vision and life insurance coverage for our employees nation-wide at competitive prices. She assisted in finding a plan sponsor for our 401k plan as well as locating a Third Party Administrator to handle the plan document and general plan administration. Most recently, she found a Short Term Disability Plan and an Employee Assistance Program for our company.

But above all, she has served as a tremendous resource for our company. Donna realizes the importance of empowering her clients with knowledge. She has invited me to attend seminars as a guest of Griffiths Insurance to further educate myself on complicated compliance issues. It is apparent that Donna has the client's best interest in mind when assisting them and I would highly recommend her as a broker.

Sincerely,



Becky Martin
Human Resources Manager