

assessed increase of \$144.00 each month when it clearly stipulates in the agreement that Stelor shall reimburse the Aurora Collection for the existing health plan if available during the term of this agreement? Why have I had to allocate each month for the past eleven (11) months now, the sum of \$144.00 when clearly I shouldn't have had to do so? I am seeking reimbursement of all such funds that I've laid out and for which I clearly should not have had to do so and for the remainder of the Agreement that Stelor will take care of the full coverage as called for by the Agreement.

7). Last on this clarification list is the issue of "Reversionary Rights". I have brought to your attention on many occasions, supported by documentation and as clearly noted in our existing Agreements and those executed between Stelor and Aurora the highly sensitive issue of reversionary rights, when and if there is a "material" breach found in my favor by a court of competent jurisdiction and as clearly outlined in our Licensing Agreement. However, the issue here is that Stelor has seen fit to grant this right to both myself and Aurora. Thus, clearly creating a conflict. Please note that my Licensing Agreement was executed on May 9, 2002. In this Agreement Stelor granted me "Reversionary Rights" noted therein at: [page 6, at X. Post Termination Rights, letter C.] wherein it states: "Upon the expiration or "termination" of this Agreement, "all the license rights of Licensee under this Agreement shall forthwith terminate and immediately revert to Licensor and Licensee, except as detailed above in Section (B) of the "Post Termination Rights" Section, shall immediately discontinue all use of the Licensed Property and the like, at no cost whatsoever to Licensor."

Of course this reversionary right only goes into effect if and when a material breach is alleged by me and such is ruled in my favor by a court of competent jurisdiction as the existing Agreement mandates.

However, in an Agreement signed and executed between Stelor and Aurora dated just 14 days after I executed my Licensing Agreement with Stelor, the exact date is May 23, 2002, Stelor proceeded to grant

Stelor the same "Reversionary Rights" which was otherwise unlawful to do so.

Please note the clause at: [page 6, of the Stelor/Aurora Asset Purchase Agreement, at number 11. Reversionary Rights, wherein it reads as follows: "In the event that Buyer (Stelor) is unwilling or unable to fulfill its financial obligations to Steven A. Silvers under the terms of any of Sellers' (Aurora) agreements with Silvers that are assumed by Buyer as a result of this transaction, Buyer will give written notice to Seller. If the breach is not cured or waived by Silvers within a reasonable period of time after receiving written notification by Silvers and Seller thereafter assumes such liability to Silvers, all rights assigned herein by Seller to Buyer shall revert back to Seller without obligation by Seller to Buyer. Buyer shall execute such documents as are necessary to affect the intent of this clause concerning reversionary rights without unreasonable delay."

Accordingly, it seems patently confirmed that these two agreements are in clear conflict with one another and it is my stern position that in the event of an alleged breach between myself and Stelor; for which I should prevail, that my "reversionary rights" clearly supercede those granted to Aurora by Stelor.

I hereby seek clarification as to why these "Reversionary Rights" were granted to Aurora when, in fact, they were granted to me fourteen (14) days prior to the execution of any Agreement with Aurora?

In closing, I would like to reiterate the fact that I prefer not to assert any adversarial position at this time with Stelor. I only desire what I am entitled to according to the mandates outlined in our Agreements. Nothing more and nothing less. If after reading and reviewing this letter with your Corporate Counsel, they choose not to advise you to do the right thing as called for and as I've clearly outlined in this lengthy letter, then I am fully prepared to seek a formal breach against Stelor for the many violations I've cited above and we will let the chips fall where they fall. This is not to be taken as any threat. I'm tired of all of this anxiety that I've had to endure all of these months and it's time to

put an end to it once and for all.

**I would also state that once you take the "visionary" out of the "vision" you are doomed to fail.**

**I assure you, if you place me in an "active" role, that I am fully prepared to execute come the first of the year, and place me in charge of the creative process of the project, allowing me to do what I do best, and working with all those you have thus far entrusted, except me, with the creative process and the creative delivery of the project, within (6) months time you will see miracles unfold. I can guarantee this! If you choose to continue to exclude me from the creative process, as has been the case these past 17 months, then the consequences will fall on your shoulders not mine. Either way, I'm fully prepared to act. I hope and trust you choose the former chartered course of action.**

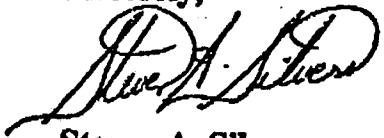
**In Stelor's response to this letter kindly be specific as to addressing each and every clause as requested by me so that we can have a clear understanding as to Stelor's position regarding the issues outlined above.**

**Should you care to contact me to discuss this matter further I can be reach at: 954-445-6788, otherwise I shall expect your reply within the next 10 days as I'm leaving to go out of the country on November 15, and I won't be returning until December 25, 2003.**

**In the event that I don't have your response within the next 10 days as requested, then my options will be limited and I shall proceed accordingly.**

**Steven A. Silvers  
8983 Okeechobee Blvd.  
Suite #202, PMB 203  
West Palm Beach, FL 33411-1826**

**Sincerely,**



**Steven A. Silvers**

**\*This document is being sent in accordance with our Agreement requirements dated May 9, 2002 by way of FedEx (Tracking Number: 842190092180.)**

# Exhibit “D”

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 04-80954-CIV-HURLEY

STELOR PRODUCTIONS, INC.,  
plaintiff,

vs.

STEVEN A. SILVERS,  
defendant.

CLOSED CASE

RECEIVED  
FEB 17 PM 3:09  
CLERK OF DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

**ORDER OF FINAL DISMISSAL WITHOUT PREJUDICE AND CLOSE-OUT**


THIS CAUSE is before the court upon the parties' joint stipulation for dismissal without prejudice filed February 8, 2005. Having considered the stipulation, it is hereby

**ORDERED AND ADJUDGED:**

1. This case is **DISMISSED WITHOUT PREJUDICE**, with each side to bear its own costs and attorneys' fees.

2. There being nothing further for the court to resolve, it is further ordered that the Clerk of the Court shall enter the case as **CLOSED** and terminate all pending motions as **MOOT**.

DONE and SIGNED in Chambers at West Palm Beach, Florida this 17 day of February, 2005.

  
Daniel T. K. Hurley  
United States District Judge

Copies furnished:  
Adam T. Rabin, Esq.  
Kenneth R. Hartmann, Esq.  
Yano Rubinstein, Esq.

50  
18

Feb 8 2005

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

ELECTRONIC  
CLARENCE MADDOX  
CLERK U.S. DIST. CT.  
S.D. OF FLA. - MIAMI

STELOR PRODUCTIONS, INC.,  
a Delaware corporation,

CASE NO. 04-80954-CIV-HURLEY  
Magistrate Judge James M. Hopkins

Plaintiff,

v.

STEVEN A. SILVERS,  
a resident of Palm Beach County, Florida

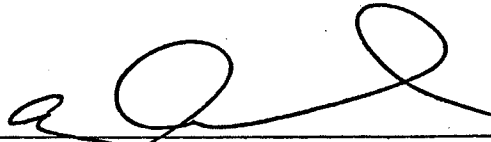
Defendant.

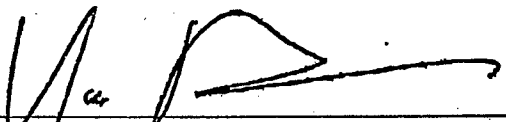
**JOINT STIPULATION FOR DISMISSAL,  
WITHOUT PREJUDICE, OF ALL CLAIMS**

Plaintiff, Stelor Productions, Inc. and Defendant Steven A. Silvers, hereby jointly stipulate, pursuant to Fed.R.Civ.P.41(a)(1), to the dismissal, without prejudice, of all claims asserted by each party against the other party in this action.

Respectfully submitted,

Adam T. Rabin  
DIMOND KAPLAN & ROTHSTEIN, PA  
200 S.E. First Street, Suite 708  
Miami, FL 33131  
T: 305-374-1920  
Co-Counsel for Defendant

  
Kenneth R. Hartmann (FBN: 664286)  
Gail A. McQuilkin (FBN: 969338)  
KOZYAK TROPIN & THROCKMORTON, PA  
2525 Ponce de Leon, 9<sup>th</sup> Floor  
Coral Gables, Florida 33134  
T: 305-372-1800 / F: 305-372-3508  
Counsel for Defendant

  
Yano L. Rubinstein, Esq.  
SUMMERS RUBINSTEIN  
580 California Street, 16<sup>th</sup> Floor  
San Francisco, California 94104  
Counsel for Plaintiff

3339/101/249255.1

# Exhibit “E”



OFFICE IN THE GROVE PENTHOUSE 2699 SOUTH BAYSHORE DRIVE MIAMI, FLORIDA 33133

T: 305.858.2900 F: 305.858.5261

EMAIL: KKAPLAN@BWSKB.COM WWW.BWSKB.COM

April 14, 2005

**VIA HAND-DELIVERY**


Gail A. McQuilkin, Esq.  
Kozyak Tropin & Throckmorton, P.A.  
2525 Ponce de Leon Blvd.  
9<sup>th</sup> Floor  
Coral Gables, Florida 33134

Re: Stelor Productions, Inc. v. Silvers,  
Case No. 04-80954-CIV-HURLEY/HOPKINS

Dear Gail:

Attached please find the three Stelor checks.

Sincerely,

  
Kevin C. Kaplan

KCK:mjp  
Enclosure

STELOR PRODUCTIONS, INC.

PO BOX 3000  
GAITHERSBURG, MD 20885

CITIBANK, F.S.B.  
WASHINGTON, DC 20036-6987  
7218-520

03/07/05

PAY TO THE ORDER OF Kozyak Tropin & Throckmorton Trust Account

\$ 2,000.00

Two Thousand and 00/100

Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134

MEMO TRUST ACCOUNT- Royalty/insurance advanc

⑈002621⑈ ⑈052002166⑈

⑈17597105⑈

STELOR PRODUCTIONS, INC.

Kozyak Tropin & Throckmorton Trust Account  
02/28/05 Bill #roy

03/07/05

2,000.00

000971/12-04

**STELOR PRODUCTIONS, INC.**PO BOX 8000  
GATHERSBURG, MD 20883CITIBANK F.S.B.  
WASHINGTON, DC 20036-0967  
7218-52b

03/07/05

PAY TO THE  
ORDER OF

Kozyak Tropin &amp; Throckmorton Trust Account

Three Hundred Eighteen and 00/100\*\*\*\*\*

\$ 318.00

Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134

MEMO

TRUST ACCOUNT Domain name registrations

⑈002623⑈ ⑈052002166⑈

⑈17597405⑈

**STELOR PRODUCTIONS, INC.**Kozyak Tropin & Throckmorton Trust Account  
02/28/05 Bill #DOMAIN

03/07/05

26

318.00

STELOR PRODUCTIONS, INC.  
PO BOX 8600  
GAITHERSBURG MD 20883

CITIBANK FSB  
WASHINGTON DC 20036-0957

2622

03/07/05

PAY TO THE ORDER OF Kozyak Tropin & Throckmorton Trust Account

Four Thousand and 00/100

\$ 4,000.00

DOLLARS

Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134

MEMO TRUST ACCOUNT Insurance Reimbursement

1002622 100520024661

17592486

000971/12-04

STELOR PRODUCTIONS, INC.

Kozyak Tropin & Throckmorton Trust Account  
02/28/05 Bill #INS

03/07/05

2622  
4,000.00

Citibank Checkin TRUST ACCOUNT Insurance Reimbursement

4,000.00

# Exhibit

## “F”

From: GAIL A. McQUILKIN [gam@kttlaw.com] Filed 10/31/2005 Page 14 of 28  
Sent: Sunday, April 17, 2005 4:38 PM  
To: Kevin C. Kaplan  
Subject: Re: Inc

Kevin -

Got the checks.

Gail A. McQuilkin, Esq.  
Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134  
(305) 372-1800 office  
(305) 372-3508 fax  
gam@kttlaw.com  
>>> "kevin kaplan" <kkaplan@bwskb.com> 04/17/05 4:00 PM >>>  
Gail,

I've left you a bunch of messages but haven't heard back. Please confirm you received the checks, and let me know when you're available for a call tomorrow. Steve has some issues to discuss. By the way, for efficiency of our ongoing communications, I have no problem with Steve talking to you directly and authorize you to talk to him directly even if I am unavailable.

Kevin

\*\*\*\*\*

Kevin C. Kaplan, Esq.  
Burlington, Weil, Schwiep,  
Kaplan & Blonsky, PA  
2699 S. Bayshore Drive, Penthouse  
Miami, Florida 33133  
Tel: (305) 858-2900  
Fax: (305) 858-5261  
kkaplan@bwskb.com

\*\*\*\*\*

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Sent wirelessly via BlackBerry from T-Mobile.

# Exhibit “G”



Sent: Friday, April 08, 2005 10:44 AM

To: Kevin C. Kaplan

Subject: silvers

Kevin -

Can you please resolve these pending issues -

**Settlement Agreement:**

1. Check for reimbursement of health insurance payments
2. Checks for Feb, March and April advance against royalties for health insurance
3. Reimbursement for domain name renewal costs
4. Options
5. All checks are to be made out to Silvers Entertainment Group. The check we received for April was made out to Steven Silvers. Why do we have to keep telling Stelor this?

**License Agreement:**

1. Royalty statements are due for the 3d and 4th quarter of 2004, and first quarter of 2005.
2. We need to see the Products Liability Insurance has Silvers names as an insured.
3. We need to see all promotional materials Stelor intends to use.
4. Stelor is suppose to place on all materials the phrase "created by Steven A. Silvers." Stelor persists on placing those words in tiny font and using the phrase "based on a concept created by" rather than "created by" as required. We went though this once before and Stelor agreed to change it, but still they keep doing it.
5. There are still issues relating to the list of trademarks and domain names, but I will address those with Larry Hefter.

Let me know about all this.

Gail.

5/21/2005



Gail A. McQuilkin, Esq.  
Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134  
(305) 372-1800 office  
(305) 372-3508 fax  
[gam@kttlaw.com](mailto:gam@kttlaw.com)

5/21/2005

Subject: RE: Silvers royalty advance check

Date: Saturday, April 9, 2005 2:42 PM

From: GAIL A MCQUILKIN <gam@kttlaw.com>

To: <julie@stelorproductions.com>

Case 1:05-cv-00334-DFH-PAB Document 51-5 Filed 10/31/2005 Page 18 of 28

Not a problem at all. Let me know about the health insurance. Going forward the simplest way to do this is to combine the 5k and 1k amounts into one 6k check. In case you do not know this, these payments are an advance against future royalties. Make sure you are booking these correctly and keeping track of the amounts so that when royalties begin to be paid by Stelor they are offset by these amounts. Thanks for your help.

Gail A. McQuilkin, Esq.  
Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134  
(305) 372-1800 office  
(305) 372-3508 fax  
gam@kttlaw.com

>>> "Julie" <julie@stelorproductions.com> 04/09/05 10:17 AM >>>  
Gail,

I just got your email at home. I had already left the office for the day yesterday when you sent your email- I can have the check there on Tuesday morning - will that be alright? I'll ask Steve about the health insurance.

Thanks for understanding! You have a great weekend yourself!

Regards,

Julie

----- Original Message -----

From: "Gail A. McQuilkin, Esq." <gam@kttlaw.com>

To: "Julie DePue" <julie@stelorproductions.com>

Sent: Friday, April 08, 2005 6:15 PM

Subject: Re: Silvers royalty advance check

No problem, stuff happens. You can send it for Monday delivery. There should also be a check for \$1000 to cover his health care premiums. Ask Steve if you can send that too. Thanks. Have a good weekend.

-----Original Message-----

From: "Julie DePue" <julie@stelorproductions.com>

Date: Fri, 08 Apr 2005 17:48:42

To: <gmcquilkin@tmo.blackberry.net>

Subject: Silvers royalty advance check

Dear Gail,

Steve just told me about the error on Silvers check I am so sorry! Its completely my fault I have been sort of put back into the accountants chair rather abruptly and just went a little too fast through my tasks.

Id be happy to cut another check and send it Fed Ex Saturday delivery if you want. Please let me know as soon as you can, and where youd like it sent.

Sorry for the trouble,

Julie DePue

Gail A. McQuilkin, Esq.  
Kozyak Tropin & Throckmorton  
2525 Ponce de Leon, 9th Floor  
Coral Gables, FL 33134  
(305)372-1800 office  
(305)372-3508 fax  
gam@kttlaw.com

**Stelor Productions**  
**Transactions by Vendor**  
**January through December 2005**

05/20/05

Type	Date	Num	Memo	Clr	Amount
<b>Kazyak Tropin &amp; Throckmorton, PA</b>					
Bill Pmt -Check	03/07/05	2621	TRUST ACCOUNT- Royalty/insurance advance	*	2,000.00
Bill Pmt -Check	03/07/05	2622	TRUST ACCOUNT Insurance Reimbursement	*	4,000.00
Bill Pmt -Check	03/07/05	2623	TRUST ACCOUNT Domain name registrations	*	318.00
<b>Silvers Entertainment Group</b>					
Check	02/11/05	2555	VOID: Advances Against Future Royalties-Feb05	✓	0.00
Bill Pmt -Check	02/28/05	2587	VOID: consulting	✓	0.00
Bill Pmt -Check	03/08/05	2624	Advance against Royalty, Feb 05	✓	5,000.00
Bill Pmt -Check	03/08/05	2625	Advance against Royalty, Mar 05	✓	5,000.00
Check	04/08/05	2711	Advance Against Royalties	*	5,000.00
Bill Pmt -Check	04/28/05	2751	Advance Against Royalty April 05		5,000.00
Bill Pmt -Check	04/28/05	2752	Advance Against Royalty May 05		5,000.00
Bill Pmt -Check	04/28/05	2753	Royalty/insurance advance, Apr '05		1,000.00
Bill Pmt -Check	04/28/05	2755	Royalty/insurance advance May '05		1,000.00
<b>Steven A. Silvers</b>					
Check	02/01/05	2527	VOID: Advances Against Future Royalties	✓	0.00
Bill Pmt -Check	04/04/05	2685	VOID: Advances against future royalties	✓	0.00
					<u>33,318.00</u>

# Exhibit “H”

**From:** GAIL A MCQUILKIN [GAM@kttlaw.com]  
**Sent:** Friday, April 22, 2005 1:35 PM  
**To:** Kevin C. Kaplan  
**Subject:** audit

Kevin -

The auditor is preparing a letter that will outline the documents and records he will need available at Stelor to do the audit. He needs to schedule the date for his visit. Please give me a date in the next two weeks, other than April 28th and 29th which are not good for him, for the visit. Thanks.

Gail.

Gail A. McQuiikin, Esq.  
Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134  
(305) 372-1800 office  
(305) 372-3508 fax  
[gam@kttlaw.com](mailto:gam@kttlaw.com)

4/29/2005

# Exhibit

## “I”

From: Gail A. McQuilkin [mailto:gamm@kttlaw.com]  
Sent: Tuesday, April 26, 2005 8:20 PM  
To: Kevin C. Kaplan  
Subject: Re: Stelor/Silvers/Inc

Case 1:05-cv-00354-DFH Document 51-5 Filed 10/31/2005 Page 24 of 28

Kevin -

I cannot get into this with you right now. I assure you I will get back to you and Stelor by Friday.

Gail A. McQuilkin, Esq.  
Kozyak Tropin & Throckmorton, PA  
2525 Ponce de Leon  
Coral Gables, FL 33134  
(305) 372-1800 office  
(305) 372-3508 fax  
gamm@kttlaw.com  
>>> "Kevin C. Kaplan" <kkaplan@bwskb.com> 04/26/05 12:35 PM >>>  
Gail,

As we discussed, we were impressed and pleased when we received your recent email

As I have advised you, the Stelor information is in my office, and we have been attempting to set up a time for you to review it.



\*\*\*\*\*

Kevin C. Kaplan, Esq.

Burlington, Weil, Schwiep,

Kaplan & Blonsky, PA

2699 S. Bayshore Drive, Penthouse

Miami, Florida 33133

Tel: (305) 858-2900

Fax: (305) 858-5261

kkaplan@bwskb.com

\*\*\*\*\*

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# Exhibit “J”

NOV-17-2004(WED) 16:45

GUILD INSURANCE BROKERS

(FAX) 204 728 1515

P. 002/002

## AVIVA INSURANCE COMPANY OF CANADA

## CERTIFICATE OF INSURANCE

This is to certify that the following policies have been issued by the Insuring Company and are in full force and effect as of the date of this certificate and in favour of Named Insured:

Team Tools Ltd. and Ultra Media Inc. et al

PO Box 20162

Brandon MB R7A 6Y8

If the insurance provided under the said policy(s) is altered, cancelled or changed in a manner as to affect this certificate of insurance the Insuring Company hereby agrees to give fifteen (15) days written notice of such alteration, change or cancellation to:

Steven A. Silvers & Stelor Productions, Inc.

14701 Mockingbird Drive

Darnestown, MD 20874

Attention: Julie DePue or Marty Jeffery

Policy Number	Policy Term	Kind of Insurance or Operations Covered	Limits of Liability or Amount Insured
CMP# 108401	July 1, 2004 to July 1, 2005	Commercial General Liability	\$2,000,000 Each occurrence limit
			\$2,000,000 Products-Completed Operations Hazard Aggregate Limit

Note: Steven A. Silvers and Stelor Productions, Inc. is hereby added as additional insured but only with respect to the vicarious liability of the Named Insured.

Canadian Currency Clause Applies

This document is furnished as a matter of courtesy and only as information of the fact that Policies have been concurrently prepared. It is not a contract, confers no right upon any person and imposes no liability on the insuring company.

AVIVA Insurance Company of Canada

November 17, 2004

Dated

900 - 201 Portage Avenue  
Winnipeg, Manitoba R3B 3K6



Authorized Representative  
Guild Insurance Brokers Inc.

600/ 600-3 6010#

00190 5002-12-XYH

<b>ACORD. CERTIFICATE OF LIABILITY INSURANCE</b>		CSR REF STEL0-1	DATE (mm/dd/yyyy) 04/28/05
<b>PRODUCER</b> The Insurance Exchange, Inc. 751 Rockville Pike, #1A Rockville MD 20852 Phone: 301-279-5500 Fax: 301-424-2829		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
<b>INSURED</b> Stolor Productions Greg Langford 14701 Mockingbird Drive Darnestown MD 20874		<b>INSURERS AFFORDING COVERAGE</b>	<b>NAIC #</b>
		INSURER A: Hartford Fire Insurance Co.	
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	

**COVERAGES**

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. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

FORM NO./LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (mm/dd/yyyy)	POLICY EXPIRATION DATE (mm/dd/yyyy)	LIMITS
A X	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIM MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	425BAEW8494	04/25/05	04/25/06	EACH OCCURRENCE \$2,000,000 DAMAGE TO RENTED PREMISES (EA occurrence) \$300,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$2,000,000 GENERAL AGGREGATE \$4,000,000 PRODUCTS - COMPOS AGG \$4,000,000
A	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	425BAEW8494	04/25/05	04/25/06	COMBINED SINGLE LIMIT (EA accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
A	<b>EXCESS/UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIM MADE <input type="checkbox"/> DEDUCTIBLE <input checked="" type="checkbox"/> RETENTION \$10,000	425BAEW8494	04/25/05	04/25/06	EACH OCCURRENCE \$1,000,000 AGGREGATE \$ \$ \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE/OFFICER/ MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below <b>OTHER</b>				TW-STATUTORY LIMITS <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

Certificate holder is additional insured as respects operations by the insured.

**CERTIFICATE HOLDER**

Steven A. Silvers PMS 203 8983 Okeechobee Blvd., Ste 202 West Palm Beach FL 33411	STESEV
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**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

*Mark E. Stolor*

ACORD 25 (2001/08)

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