



Foam Concepts, Inc.

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Mr. Bruce Swerling, SPPA
SWERLING MILTON WINNECK
36 Washington Street
P.O. Box 310
Wellesley Hills, MA 02481-1904

Dear Bruce:

I would like to thank you and your company so very much for the outstanding job you did for Foam Concepts after we experienced that devastating fire on July 21, 2007 in Uxbridge, MA.

As we sat and watched our company go up in flames, I really thought that would be the end of Foam Concepts. I didn't know or understand what a "Public Insurance Adjuster" was - certainly never thought that we would need one.

When we met with SWM after the fire and signed our contract, I still wasn't aware of what would happen. A few weeks later a meeting was held in Uxbridge with the Insurance Company (a VP, an Accountant, an Attorney and an Adjuster), myself and business partner, Phil Michaelson and you. Then I began to understand that I knew nothing about the process of collecting monies from the Insurance Company.

Everyone seemed to speak in a different language. All of you dissected our insurance policy for a few hours. Phil and I really just sat and listened. After the meeting you told us to start to re-build our company and you would take care of the rest.

The paperwork that followed was incredible. We kept track of everything and you continually communicated with the insurance company's contact. You scheduled meetings and visits with their people and I must say - made life much easier for me.

Our plant is back up and we are once again in production. There is no way that we could have achieved this without SMW, thank you. Please do not hesitate to give our name out as a reference.

Very truly,

Mark Villamaino
President