



COVER NOTE

INSURED: Isaac Lilienfeld

***MAILING ADDRESS: 7809 Wellington Avenue
Margate City, Nj 08402***

This is to certify that the undersigned has procured insurance coverage as hereafter specified from certain companies and/or underwriters.

EFFECTIVE: 09/16/2004

TERM: 12 Months

COVERAGE: Fidelity Bond

- Limits: \$10,000
- Deductible: 0

CONDITIONS:

- Fidelity Liability : Third Party Extension (only)
- Non-Accumulation of Liability

COMPANIES PARTICIPATING:

Hartford Fire Insurance Company, The Hartford

ASSIGNED COVER NOTE # Z FREI 04-5823

***Issued at: 4907 Morena Blvd., Suite 1415
San Diego, CA 92117***

DATE: September 8, 2004

By:

Insurance, when effected shall be subject to all terms and conditions of policy (ies) which will be issued, and in event of any inconsistency herewith, the terms and provisions of the policy