

# *Garcia & Stallone*

ATTORNEYS AND COUNSELLORS AT LAW  
GREENWAY PLAZA OFFICE PARK

ONE GREENWAY • 135 PINELAWN ROAD, SUITE 220N, MELVILLE, N.Y. 11747-3160

(631) 249-6644

FACSIMILE

(631) 249-6686

E-MAIL

GSLAW@OPTONLINE.NET

JOSEPH F. GARCIA °  
JOSEPH A. STALLONE  
KARL ZAMURS  
JOSEPH T. GARCIA

ERIC N. BAILEY  
RAYMOND A. CORLETO

°ADMITTED IN FLORIDA

OF COUNSEL

ROBERT T. SYLVAN

October 26, 2004

Iviewit Holdings, Inc.  
10158 Stonehenge Circle, Suite 801  
Boynton Beach, Florida 33437

Attention: Elliot I. Bernstein

**Re: *St. Paul Travelers Professional Liability Insureds - Meltzer, Lippe & Goldstein, LLP  
and Raymond A. Joao***

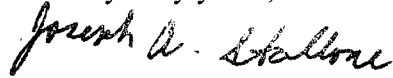
Dear Mr. Bernstein:

At the request of the St. Paul Travelers Insurance Company, this office has conducted a review of this matter in connection with the charges and/or claims asserted by you and/or your company against their insureds, Raymond A. Joao and Meltzer, Lippe & Goldstein, LLP. We have also had an opportunity to review the responses thereto submitted by Mr. Joao in which he vehemently denies any wrongdoing or malpractice with regard to the legal services furnished by him pertaining to certain provisional and non-provisional patent filings during the period of time that he was employed at Meltzer, Lippe & Goldstein, LLP, to wit; February 1999 to March 30, 2000, which are the subject of your charges/claims. Mr. Joao vehemently and categorically denies any wrongdoing or malpractice with regard to such legal services with great specificity and detail in his response dated April 8, 2003.

Under the circumstances and aside from any coverage issues that may be applicable under the professional liability policy of indemnity Insurance issued by the St. Paul Travelers Insurance Company, the company has concluded that it is unable to entertain the claim(s) asserted by you against their insureds.

Accordingly, the St. Paul Travelers Insurance Company is constrained from further consideration of the purported claims as asserted against Raymond Joao and/or Meltzer, Lippe & Goldstein, LLP insofar as they may impact upon the professional liability policy of indemnity insurance issued by the company.

Very truly yours,

A handwritten signature in cursive script that reads "Joseph A. Stallone".

JOSEPH A. STALLONE

JAS:jm

cc: St. Paul/Travelers Insurance Company  
Meltzer, Lippe & Goldstein, LLP  
Fried, Epstein & Rettig, LLP

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