To:         
From:      GEICO Direct
Date: 1/18/2006 6:17:36 PM Eastern Standard Time
INSURED

AMY YU CHENG
1253 JACKSON ST
SAN FRANCISCO, CA 94109 211

Policy Number: 4057100978
Effective Date: 01-25-06
Expiration Date: 02-25-06
Registered State: CALIFORNIA

To whom it may concern:

This letter is to verify that we have issued the policyholder coverage under the above policy number for the dates indicated in the effective and expiration date fields for the vehicle listed. This should serve as proof that the below mentioned vehicle meets or exceeds the financial responsibility requirement for your state.

Vehicle Year: 2005
Make: NNO
Model: NNO
VIN:

<table>
<thead>
<tr>
<th>COVERAGES</th>
<th>LIMITS</th>
<th>DEDUCTIBLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>BODILY INJURY LIABILITY</td>
<td>$100,000/$300,000</td>
<td></td>
</tr>
<tr>
<td>PROPERTY DAMAGE LIABILITY</td>
<td>$100,000</td>
<td></td>
</tr>
<tr>
<td>UNINSURED &amp; UNDERINSURED MOTOR</td>
<td>$100,000/$300,000</td>
<td>NON-DED</td>
</tr>
<tr>
<td>UNINSURED MOTORIST PD</td>
<td>$3,500</td>
<td></td>
</tr>
</tbody>
</table>

Additional Information:

If you have any additional questions, please call 1-800-841-3000.

CAUTIONARY NOTE: THE CURRENT COVERAGES, LIMITS, AND DEDUCTIBLES MAY DIFFER FROM THE COVERAGES, LIMITS, AND DEDUCTIBLES IN EFFECT AT OTHER TIMES DURING THE POLICY PERIOD. THIS VERIFICATION OF COVERAGE REFLECTS THE COVERAGES, LIMITS AND DEDUCTIBLES AS OF THE ISSUED DATE OF THIS DOCUMENT WHICH IS SHOWN UNDER “ADDITIONAL INFORMATION” OR IF AN ISSUED DATE IS NOT SHOWN, THE DATE OF THIS FACSIMILE.

U-33 (3-05)