

EXHIBIT B

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August 7, 2009

A. Richard Feldman
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VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED,
FEDERAL EXPRESS, HAND-DELIVERY AND EMAIL

Maslow Insurance Agency, LLC
6500 River Place Blvd., Bldg. 2, Suite 204
Austin, TX 78730

Taylor Bean & Whitaker
101 NE 2nd Street
Ocala, FL 34470

Attn: Gregory J. Weber, President

Attn: Ray Bowman, President

Re: Termination of Marketing and Agency Administrative Agreement

Gentlemen:

I represent ACE American Insurance Company ("ACE"), which is located at 436 Walnut Street, Philadelphia, PA 19106, and am authorized to send this letter on its behalf.

Please be advised that ACE is hereby terminating — immediately — the Marketing And Agency Administrative Agreement ("Agreement") between ACE, Taylor Bean and Whitaker ("TBW"), and Maslow Insurance Agency LLC ("Maslow").

The grounds for this immediate termination are set forth in several provisions of the parties' Agreement. Section 9(c)(ii) of the Agreement authorizes immediate termination upon "[t]he suspension or termination of business or dissolution . . . or appointment of a receiver, trustee, or similar officer to manage any substantial part of the assets or business operations of a party to this Agreement." Within the last few days, it has come to our attention that both TBW and Maslow have terminated their businesses, and laid off all but a few of their employees.

In addition, Section 9(c)(iii) authorizes immediate termination upon "[a] determination by any regulatory authority having jurisdiction that the Products cannot be offered to Customers in the manner contemplated in this Agreement." We understand that the United States Department of Housing and Urban Development has determined that TBW may no longer originate mortgage loans on its behalf, which is tantamount to a determination that TBW may no longer provide the administrative services necessary to allow ACE to market the ACE Disaster Recovery Plan ("DRP") insurance to TBW customers, contrary to the Agreement.

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Maslow Insurance Agency, LLC
Taylor Bean & Whitaker
August 7, 2009
Page 2

In the alternative, ACE hereby terminates the Agreement pursuant to Section 9(b) of the Agreement, which provides for termination in the event of a material breach. Among other things, TBW has breached the Agreement by announcing that it would no longer originate loans, and therefore, no longer generate additional insureds for ACE. In addition, the Agreement provides that TBW and/or Maslow will remit premiums to ACE within 30 days of their receipt. ACE's records show that, as of this date, TBW and Maslow have breached the Agreement by failing to remit any premiums to ACE for the month of June, 2009.

This termination will be effective immediately and will terminate the Agreement both as to TBW and as to Maslow.

Finally, as I am sure you are aware, TBW and Maslow hold the DRP premiums they receive from the insureds in trust for ACE, to which they owe a trustee's and a fiduciary's duty. Consistent with the Agreement's provisions regarding surviving post-termination duties, ACE will expect TBW and Maslow to continue to safeguard and timely remit to ACE any insurance premiums belonging to ACE that they receive in the future. ACE further demands that the premiums currently being held by TBW and Maslow for June and July 2009 be remitted immediately to ACE.

ACE hereby reserves all of its rights under the Agreement and related documents, as well as under applicable law.

Sincerely,



A. Richard Feldman

ARF/stj