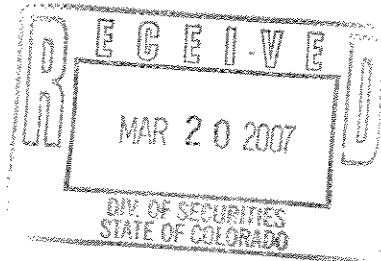


B 67-007

Cisco Quintero
1725 Walker St, Erie, CO 80516
303-931-0611
info@surfindexusa.com
www.surfindexusa.com

March 19, 2007

Deputy Gerald Rome
Attention: Mr. David Swafford
Colorado Division of Securities
1560 Broadway Suite 900
Denver, Colorado 80202
(303)-894-2320
<http://www.dora.state.co.us/Securities/>



Dear Deputy Rome:

I am writing this letter to ask for confirmation on whether I need to register with the Colorado Division of Securities, either as an investment advisor or otherwise. I have enclosed a check for \$100.00 for consultation fees relating to this matter.

The surfindexusa website was created as means of giving users access to numerical information created by a mathematical model which draws information from approximately four thousand corporate stocks. The model analyzes the stocks data with formulas/calculations based on variables relating to market trends and company fundamentals. Specific variables include (but are not limited to) earnings, profit margin, return on assets, revenue per share, earnings growth, price performance, and technical analysis.

The program generates information to the user of which stock to buy, and when to sell, depending on whether a user has selected a Growth, Moderate Growth, or Aggressive Growth risk level.

I do not have any person-to-person contact. The users view the information provided by surfindexusa via the internet. I do not publish or otherwise offer any subjective investment advice not speculation. The only information provided is output from the mathematical program. The formulas driving the program do not favor any specific investment, industry, entity, or person(s).

I have conducted beta testing by allowing users free access to the information provided by surfindexusa website, while I have continued to refine the variables and the formulas. After 33 months of beta testing with promising results, I feel ready to "go-live" by charging users a monthly fee for access to this information.

In addition to making monthly fee payments, users will be required to accept terms and conditions, which include the following:

"Surf Index USA is a publisher and is not registered as an investment adviser with the U.S. Securities and Exchange Commission. We are not a registered broker-dealer. Please understand that the material provided in surfindexusa.com is for informational purposes only, and that no mention of a particular security constitutes a recommendation to buy, sell, or hold that or any other security, or that any particular security, portfolio of securities, transaction or investment strategy is suitable for any specific person. To the extent any of the information provided by Surf Index USA is impersonal and not tailored to the investment needs of any specific person."

A majority of the beta users are located in Colorado. However, some are also located outside of the state. I plan to allow access to the "live" version via the internet.

The model will continue to evolve to fine tune the information that it gathers. The service will continue on providing information to users so that they can execute better decision as of their investment selection depending on their selected risk-level. However, I do not plan on changing the nature of my services to provide any more subjective or personalized investment advice.

Please let me know if you have any questions or need any further information in order to make a determination of whether registration of my service is required. If you would like to access the surfindexusa website, it is located at www.surfindexusa.com.

The schedule to launch the "live" version of the website has been set to be April 23, 2007. Your response before that date would be greatly appreciated. Thank you for your consideration. I look forward to hearing from you.

Most sincerely,



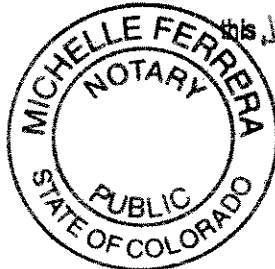
Cisco Quintero Ph.D


info@surfindexusa.com
303-931-0611

Enclosure

County of Boulder,
State of Colorado.

The foregoing instrument was acknowledged before me
this 19 day of March, 2007, by Cisco Quintero




Notary Public
My commission expires 10/28/10

MY COMMISSION EXPIRES
OCTOBER 28, 2010