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May 19, 2006

Re: New Program to Provide Expedited Payment on Your Connecticut UST Fund Claims

Dear Connecticut UST Fund Applicant and/or Other Interested Party:

The purpose of this letter is to inform you that the **National LUST Program Fund** ("NatLUST"), working in cooperation with Connecticut's **Department of Environmental Protection** ("DEP"), the **Connecticut Underground Storage Tank Petroleum Clean-Up Fund Review Board**, ("Review Board"), the **Gasoline & Automotive Service Dealers of America, Inc.** ("GASDA"), and the **Independent Connecticut Petroleum Association** ("ICPA") is pleased to offer you the option to receive expedited payment on your approved Connecticut UST Claim(s). This letter contains instructions on what you need to do to participate, as well as answers to frequently asked questions.

What is NatLUST? NatLUST is a nonstock, nonprofit corporation organized to provide low-cost, immediate financing to applicants where the state sponsored UST fund is unable to reimburse claims in a timely manner. NatLUST is an outgrowth of a financing program that the **Commonwealth of Virginia** created in 2002. NatLUST has access to low-cost capital through a Virginia governmental bond issuer and large banks, and is prepared to provide liquidity to any Connecticut applicant with an approved claim. Additional information is available at www.natlust.org.

Why is NatLUST Needed? The volume of UST claims submitted to DEP in recent years has exceeded the Fund's annual revenues. This resulted in a payment queue where applicants typically have to wait months to receive reimbursement. The delays cause cash flow problems for applicants, which in turn leads to a slow down in the pace of clean ups, increased public health risks, increased clean up costs, and other public policy problems. To address this situation, the above listed groups cooperated to pass legislation intended to, among other things, speed claim processing and allow applicants the option to receive low-cost financing from NatLUST.

How The Financing Program Works. NatLUST provides financing by purchasing 'approved' claims from applicants using the enclosed claim assignment form. When your claim receives a Claim Decision from the Review Board, DEP will notify NatLUST. NatLUST will immediately issue an "Initial Payment" equal to 90% of the amount approved¹. When your claim eventually rises to the top of the payment queue, DEP will send the full reimbursement directly to NatLUST. NatLUST will then calculate the accrued carrying charges, which will be deducted from the 10% that we held back. The remaining difference will be remitted to you in the form of a second and final check.²

¹ NatLUST expects Connecticut's backlog of 'approved' claims to grow in 2006 as DEP expedites approval of some 1,100 claims totaling over \$50 million. As the backlog grows, absent the program receiving higher revenues, NatLUST reserves the right to lower the Initial Payment percentage from time-to-time.

² Kindly note that because NatLUST cannot predict precisely when your claim will be reimbursed, or what our carrying costs will be in during the time we fund your claim, we cannot guaranty any specific final payment. This said, our projections are intended to be conservative, and we expect that you will receive a substantial second payment.

How To Participate. Read the instructions on the NatLUST “CT-1” Assignment form. In general, for claims that have previously been submitted to DEP, including those that have not yet received a Claim Decision, the applicant will be required to execute (a) Connecticut DEP’s “Assignment of Payment Agreement” form; (b) DEP’s “Corporate Resolution” form; and (c) NatLUST’s CT-1 Assignment form. Unless otherwise instructed, you will need to complete one of each form for every claim, with the exception NatLUST believes DEP will allow you to execute only one ‘corporate resolution’ that will be good for a year. Forms are downloadable from www.natlust.org/forms.html or may be obtained from one of DEP’s representatives named below.

First Funding. Effective immediately, NatLUST will begin issuing Initial Payment checks for all properly tendered claims that have received Claim Decisions. Going forward, NatLUST expects to fund claims at least once a month following DEP’s 20-day appeal period.

If you have questions, feel free to call me at (804)358-6661 or any of the following persons:

Connecticut Department of Environmental Protection

Jacques Gilbert or Paula McDowell
(860) 424-3336 or (860) 424-3252

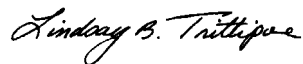
Gasoline & Automotive Dealers Association

Michael Fox, Executive Director
(203) 327-4773

Independent Connecticut Petroleum Association

Chris Herb, Associate Director
(860) 613-2041

Very truly yours,



Lindsay Trittipoe
President