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October 1, 2003

To Whom It May Concern:

Don Frangipani has been our document examiner for the past several years. He has examined numerous questionable documents for fingerprint and handwriting analysis. Don is noted in the industry for his professionalism and attention to detail.

When the occasion arises, I do not hesitate to recommend Don's services. I do so with the confidence that he will provide the same professional service that he has provided to Merrill Lynch.

Sincerely,

A handwritten signature in black ink, appearing to read "Elliott Donchek".

Elliott Donchek
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Security Coordinator
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