



January 17, 2003

Hong Kong Shanghai Banking Corp  
Boston, MA

Re: [REDACTED]  
[REDACTED]

To Whom It May Concern:

At the request of Mr. [REDACTED], I am providing a bank reference letter to you regarding the above listed deposit accounts.

Mr. [REDACTED] has maintained a personal checking account with Banknorth Massachusetts since December 1999. His account has always been handled in a satisfactory manner and his average account balance is low four figure.

He has also established a business deposit account under the name of [REDACTED] as of November 2002 with an average account balance in the low four figures. This account has also been handled in a satisfactory manner.

If you should need anything further, please do not hesitate to contact me at (508) 368-6500, ext. 86528.

Sincerely,

Pamela J Korze

Vice President

Business Development Officer

370 Main St  
Worcester, MA 01608