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J P Morgan Securities Inc
270 Park Avenue New York, NY 10017JPMorgan 
Private BankAccount Number XXXXXXXXXX
FINANCIAL TRUST COMPANY, INCMargin Account Portfolio
May 01, 2006 - May 31, 2006

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IMPORTANT INFORMATION ABOUT YOUR STATEMENT

Contact your client service specialist if you think your statement is incorrect or you require additional information about a transaction on your statement.

JPMSI is a member of the Securities Investor Protection Corporation (SIPC) a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer's account at JPMSI are protected up to the total net equity of such account. The first \$100,000 of protection, which includes up to \$100,000 of protection for cash, is provided by SIPC. As of March 2004, the balance of the protection is provided by a separate Excess SIPC Security Fund issued by Customer Asset Protection Company (SIPC and excess SIPC protection do not protect against losses from fluctuations in the value of the securities, Assets held in custody by JPMorgan Chase Bank, N.A. (the Bank) are not subject to SIPC or excess SIPC protection.

J P Morgan Securities Inc, JPMorgan Chase Bank, N.A. or their affiliates (the Morgan Companies) may provide administrative, custodial, sales, distribution or shareholder services to JPMorgan Funds, American Century Funds, or funds established, sponsored, advised, or managed by third parties, and the Morgan Companies may be compensated for such services.

IMPORTANT INFORMATION ABOUT YOUR JPMSI MARGIN ACCOUNT

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMSI Account Representative or JPMSI Compliance Department at (212) 463-2333.

Please keep the following in mind when using this statement to track your JPMSI brokerage activity. This statement combines your general margin account with the special memorandum account required by Section 2704 Regulation T. As required by Regulation T, a permanent record of your separate accounts is available upon your request.

Important Information about Pricing and Valuations

Prices, some of which are provided by pricing services or other sources which we deem reliable, are not guaranteed for accuracy or as reliable values.

Free credit balances in your account are not segregated and may be used in the operation of JPMSI's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise instructed, JPMSI or its agents and depositories will hold your securities. Upon your demand, JPMSI will pay to you the amount of your free credit balance, and will deliver to you fully paid securities held on your behalf.

Interest will be charged on any debt balance; the method of calculating interest is described in a letter sent to all margin customers.

You should have received separate JPMSI confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the conditions, by laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to amendments and other changes related to the execution of transactions including options transactions, has been included in confirmations that were previously furnished to you. Upon written request, JPMSI will promptly supply you with the latest such information.

If a partial call is made with respect to an issue of securities included in your Margin Account, we will allocate the call by a method we deem fair and equitable.

You may promptly advise JPMSI of material changes to your investment objectives or financial situation. Unless you inform JPMSI otherwise, JPMSI will consider the information currently in its files to be complete and accurate.

JPMSI is not a bank and is a separate legal entity from its bank or bank affiliates, including JPMCB. The securities sold, offered or recommended by JPMSI:

(1) Are not insured by the Federal Deposit Insurance Corporation or any other governmental agency.

(2) Are not deposits or other obligations of JPMSI's bank or their affiliates (unless otherwise indicated) and are not guaranteed by or the responsibility of any such affiliates (unless explicitly stated otherwise); and

(3) Involve investment risks, including possible loss of the principal invested.

JPMSI's banking affiliates may be lenders to issuers of securities that JPMSI underwrites, in which case proceeds of offerings underwritten by JPMSI may be used for the repayment of such loans, and you should refer to the disclosure documents relating to particular securities for discussion of any such lending relationships. The Federal Reserve requires that JPMSI obtain your consent before it can obtain certain information from its bank or bank affiliates including their credit evaluation of you. We will assume that your consent to transfer business with JPMSI will constitute your consent to the sharing of such information by JPMSI and its bank or bank affiliates to the extent permitted by law.

JP Morgan Private Bank is the marketing name for the private banking business conducted by J P Morgan Chase & Co. through its subsidiaries worldwide, including JPMCB and JPMSI.