

J.P.Morgan

March 19, 2010

Darren Indyke
Financial Trust Company Inc
6100 Red Hook, Quarters B-3
St. Thomas, Virgin Islands 00802

Re: J.P.Morgan Asset with Brokerage Account Number [REDACTED] for
Financial Trust Company, Inc.

Dear Mr. Indyke:

I am pleased to confirm the opening of your accounts at J.P.Morgan. We look forward to building our relationship with you.

Enclosed is your account agreement which governs this account. Please call me with any corrections specific to your brokerage account information. After ten business days, we will assume the account documentation is correct.

Please note that any subsequent new accounts you open will be governed by J.P.Morgan's General Terms for Accounts and Services and the applicable account agreement. In most cases, you will not have to sign any additional documentation.

For your reference, I have included your team's contact information:

Name	Role	Telephone
Paul Morris	Banker	[REDACTED]
Jeff Matusow	Investor	[REDACTED]
Janet Young, William Doherty	Client Service Specialist	[REDACTED]
Rosalia Cracchiolo	Account Opening Specialist	[REDACTED]

Investment Objective Definitions

SEC regulation requires us to provide definitions of the investment objectives that we use, which are outlined below.

Capital Preservation - For clients looking to preserve their principal, but who are comfortable with a small amount of volatility in exchange for the possibility of returns. Clients with this objective are interested in liquid, lower risk investments, a portion of which may have short terms and stable values, resulting in smaller returns than some of the other major asset classes.

Income Generation - For clients seeking a balanced approach to growth through a combination of products with differing levels of risk and return, Clients with this objective expect the volatility in their account to be more than capital preservation but less than capital appreciation with the intent of earning income.

270 Park Avenue, New York, New York 10017

J.P. Morgan Services, Inc. as agent
for JPMorgan Chase Bank, N.A.

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