J P Morgan Securities Inc
270 Park Avenue New York NY 10017

JPMorgan Private Bank

Account Number [redacted]
FINANCIAL TRUST COMPANY INC

Margin Account Portfolio
January 01 2006 January 31 2006

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.

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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) 483-2323.
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 7(f)(6) Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.

Important Information about Prices 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 reasonable values.

Free credit balances in your account are not segregated and may be used in the operation of JPMSI's business, subject to the requirements of SEC Rule 15c3-3. Unless otherwise agreed, JPMSI or its agents and depositories withhold 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 offer: Legal notice (debit balance): the method used charging interest is described in the latest note or offering circulars.

You should have a separate separate JPMSI determination for each transaction or situation. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject to the constitution, by-laws, customs and interpretations of the exchange 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 commissions and other charges related to the execution of transactions, including options transactions, has been included in information that was 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 in a method we deem fair and equitable.

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

JPMSI is not a bank and is a separate legal entity from its bank or their 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 affiliate (unless explicitly stated otherwise); and
(3) Involve investment risks, including, possible loss of the principal invested.

JPMSI's lending 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 their affiliates including their credit evaluation of you. We will assume that your continuing to transact business with JPMSI will constitute your consent to the sharing of such information by JPMSI and its bank or their affiliates to the extent permitted by law.

JPMorgan 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.

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