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

JPMorgan Private Bank

Account Number 161121381
FINANCIAL TRUST COMPANY INC

Margin Account Portfolio
June 01, 2006 - June 30 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.

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 account at JPMSI are protected up to the total net equity of each account The first $500 000 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 Surety Bond 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) 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 220 6 Regulation T As required by Regulation T a permanent record of your separate account 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 realizable values

Free credit balances in your account are not segregated and may be used in the operation of JPMSIs 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 debit 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 constitution 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 commissions and other charges 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 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 in its files to be complete and accurate

JPMSI is not a bank and is a separate legal entity from its bank or thrift 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 thrift 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 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 thrift affiliates including their credit evaluation of you We will assume that your continuing to maintain business with JPMSI will constitute your consent to the sharing of such information by JPMSI and its bank or thrift 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

Confidential Treatment Requested by JPMorgan Chase