

JPMorgan

J.P. Morgan & Co.
Incorporated

227 W. Monroe Street
Chicago, IL 60606

Tel: 312 541-3300

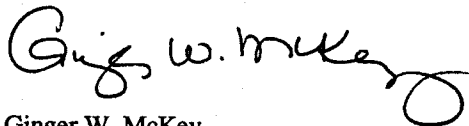
Ms. Ewa Mataya Laurance
6317 Oxwynn Lane
Charlotte, NC 28270

Dear Ewa:

On behalf of J.P. Morgan I would like to take a moment to thank you for the wonderful work you've done for us in the past two years. When I recommended you to one of our departments for our first billiards party, I had no idea what a great success it would be. Since then, as you know, various departments have requested that you be a part of a number of client events across the country. Each time we have received nothing but rave reviews from both the bankers and their clients. Everyone seems to appreciate your flexibility, hands-on approach and sense of humor.

We thank you for your hard work, and sincerely hope that we will have an opportunity to work with you on many events to come.

Regards,

A handwritten signature in black ink that reads "Ginger W. McKey". The signature is written in a cursive, flowing style with a large loop at the end of the last name.

Ginger W. McKey
Event Coordinator