

[REDACTED]

August 25, 2011

[REDACTED]

Karl N. [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Dear Mr. [REDACTED]:

We received your letter dated August 19, 2011 concerning your use of your deposit account with [REDACTED]. After reviewing the responses contained in your letter, [REDACTED]'s position, as outlined in our letter to you dated August 2, 2011, remains unchanged. As such, [REDACTED] will require your endorsement on any checks or drafts you wish to deposit into your account.

We would request that you please direct any future inquiries concerning this matter to your counsel who may be able to provide you further advice. Thank you.

Sincerely,


Kenza [REDACTED]
Legal Officer