



THE MIKE RICHARDS REPORT

TO WHOM IT MAY CONCERN

RE: GARY McDUFF

I have known Mr. McDuff for the past 10 years. During that period of time he has conducted himself in a most exemplary manner.

I have discussed many different and varied business opportunities with him and in each case he has demonstrated an unusual command of the complexities of various methods of finance.

As a former Chairman of several banks I have dealt with many types of businessmen and I can attest that Mr. McDuff's handling of his business is without reproach.

Sincerely,

Mike Richards