



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,

A handwritten signature in cursive script that reads "Mike Richards".

Mike Richards

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