

LSG Investments, LP
243 Encino Avenue
San Antonio, TX 78209

March 17, 2005

BY FEDERAL EXPRESS

Mr. Jonathan Torop
Private Wealth Management
Goldman Sachs & Co.
One New York Plaza
41st Floor
New York, NY 10004

Dear Jonathan:

Suzanne has executed the requested certification relating to loss share certificate of First Savings & Loan Association of New Brunswick, NJ, AND Gs Hodge Fund certification, enclosed.

Additionally, I am enclosing a copy of the order appointing Suzanne as guardian for her mother as this is something I believe Goldman Sachs should have for its files. A separate envelope is provided to David Lawrence which I would appreciate your having hand carried to him.

I will be speaking with you and Brad early next week about your most recent analysis.

With best personal regards, I remain

Sincerely,



Gilbert Lang Mathews
Vice-President

GLM/kls
Enclosures

CONFIDENTIAL
GUARDIAN_007628

Gilbert Lang Mathews

From: "Torop, Jonathan P" <jonathan.torop@gs.com>
To: "Gilbert Mathews" <gmathews@luciferlighting.com>
Sent: Monday, March 21, 2005 8:15 AM
Subject: RE: Goldman Sachs

Dear Gilbert:

He →

I hope you had a good weekend. I have your packet and I will walk the envelope to David this morning. Looking forward to speaking with you soon.

Best,

Jonathan

Goldman Sachs & Co.
One New York Plaza, 41st Floor | New York, NY 10004
Tel: 212-357-8424
email: jonathan.torop@gs.com

Jonathan Torop
Vice President
Private Wealth Management

**Goldman
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—Original Message—

From: Gilbert Mathews [mailto:gmathews@luciferlighting.com]
Sent: Tuesday, March 15, 2005 6:27 PM
To: Torop, Jonathan P
Subject: Re: Goldman Sachs

Dear Jonathan:

3/21/2005

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GUARDIAN 007589**