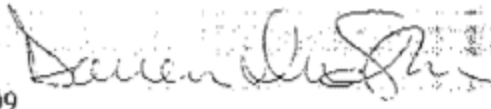


Financial Trust Company, Inc.

Memorandum

To: Janet
JP Morgan

From: Darren Indyke
December 8, 2009



Re: Account #: Financial Trust Company, Inc.
Account [REDACTED]

Please wire Forty Thousand Dollars & 00/100 (\$40,000.00) from the above account to:

Account Name: John K. Dema, P.C., IOLTA Trust Account

Bank: Bank of St. Croix

[REDACTED]

ABA #: 021606690

Account #: [REDACTED]

[REDACTED]