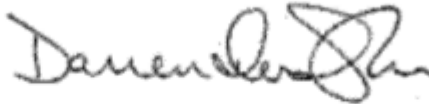


**Financial Trust Company, Inc.**Memorandum

To: Janet  
JP Morgan

From: Darren Indyke   
October 2, 2009

Re: Account #: Financial Trust Company, Inc.  
Account # Q30171-00-5

\*\*\*\*\*  
Please wire Twenty Five Thousand Dollars & 00/100 (\$25,000.00) from the above  
account to:

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

Bank: Bank of St. Croix  
2025 Anchor Way  
Christiansted, VI 00820

ABA #: 021606690

Account #: 214000018

Reference: August 18<sup>th</sup> Invoice