



BNY MELLON
WEALTH MANAGEMENT

Mario Trueba Chief Executive Officer, Mellon United National Bank

January 29, 2009

To whom it may concern:

Murray Dalfen has been a customer of Mellon United National Bank. We have extended numerous loans to corporate entities controlled by Mr. Dalfen which were handled satisfactorily with all obligations being met in a timely manner.

While not currently a customer, we have the highest regard and respect for Mr. Dalfen, and look forward to the opportunity of doing business with him again.

Sincerely,