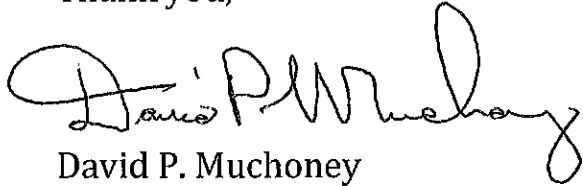


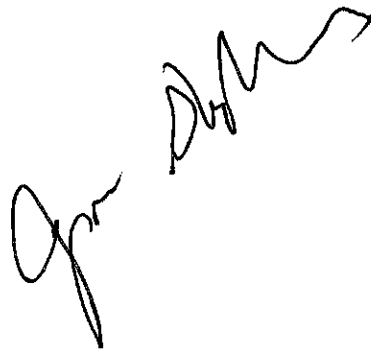
Dear Mrs. Lowman,

I am requesting an Activity Account to deposit and to withdraw money for the Horizons Club. We will be raising money to donate toward philanthropic causes – primarily for rural water well projects via the Africa Heartwood Project organization.

Thank you,

A handwritten signature in cursive script, reading "David P. Muchoney".

David P. Muchoney

A handwritten signature in cursive script, appearing to be "John D. ...".