

## HOW DOES THE NEW RULE 144 AFFECT ME AND MY RESTRICTED STOCK?

The SEC amended the Rule 144. The standard 1 year and 2 year holding periods are no longer in effect. Your restricted stock, no matter when it was issued, is now subject to the amended Rule 144 effective February 15, 2008. Below is a reference to determine how the rule will affect you when you are ready to sell or to remove the restrictive legend. For a full copy of the rule go to [www.sec.gov](http://www.sec.gov)

	<b>AFFILIATE OF THE ISSUER</b>	<b>NON-AFFILIATE OF THE ISSUER</b>
<b>Reporting Issuer</b>	<p><b>0-6 Month Holding Period:</b> No resales under 144</p> <p><b>6 months and longer:</b> May Sell under 144, subject to:</p> <ul style="list-style-type: none"> <li>~ Current Information available for Issuer</li> <li>~ Comply with Manner of Sale Requirements</li> <li>~ Volume Limitations</li> <li>~ File Form 144 with SEC</li> </ul>	<p><b>0-6 Month Holding Period:</b> No resales under 144</p> <p><b>6 months and longer:</b> May Sell under 144, subject to:</p> <ul style="list-style-type: none"> <li>~ Current Information available for Issuer</li> <li>~ NO volume limitations</li> </ul> <p><b>1 year and older:</b> Unlimited Resales, not subject to any other 144 requirements</p>
<b>Non-Reporting Issuer/Shell*</b>  * Shells – 144 can only be used 12 months after Form 10 paperwork has been filed with the SEC	<p><b>0-1 year Holding Period:</b> No resales under 144</p> <p><b>1 year and older:</b> May resell under 144, subject to:</p> <ul style="list-style-type: none"> <li>~ Current Information available for Issuer</li> <li>~ Comply with Manner of Sale Requirements</li> <li>~ Volume Limitations</li> <li>~ File Form 144 with SEC</li> </ul>	<p><b>0-1 year Holding Period:</b> No resales under 144</p> <p><b>1 Year and Older:</b> Unlimited resales, not subject to any other 144 requirements</p>

<b>PAPERWORK REQUIRED AS A RESULT OF THE NEW RULE</b>		
<b>Reporting Issuer</b>	<p><b>0-6 Month Holding Period:</b> No resales under 144</p> <p><b>6 Months and longer:</b> transactions must come through your broker. Your broker will arrange for the following items to be presented for transfer:</p> <ul style="list-style-type: none"> <li>~ Form 144</li> <li>~ Seller's Representation Letter</li> <li>~ Broker's 144 Confirmation Letter</li> <li>~ Legal Opinion</li> </ul>	<p><b>0-6 Month Holding Period:</b> No resale under 144</p> <p><b>6 Months – 1 year:</b> Transactions can come from you directly or from your broker. The following items to presented at the time of transfer:</p> <ul style="list-style-type: none"> <li>~ Legal Opinion</li> <li>~ Sellers Representation Letter</li> <li>~ Broker's Representation letter</li> </ul> <p><b>1 year and older:</b> Transactions can come from you directly or from your broker. The following items to presented at the time of transfer:</p> <ul style="list-style-type: none"> <li>~ Legal Opinion</li> <li>~ Sellers Representation Letter</li> </ul>
<b>Non-Reporting Issuer/Shell*</b>  * Shells – 144 can only be used 12 months after Form 10 paperwork has been filed with the SEC	<p><b>0-1 Year Holding Period:</b> No resales under 144</p> <p><b>1 Year and Older:</b> transactions must come through your broker. Your broker will arrange for the following items to be presented for transfer:</p> <ul style="list-style-type: none"> <li>~ Form 144</li> <li>~ Seller's Representation Letter</li> <li>~ Broker's 144 Confirmation Letter</li> <li>~ Legal Opinion</li> </ul>	<p><b>1 Year Holding Period:</b> No resale under 144</p> <p><b>One year and older:</b> Transactions can come from you directly or from your broker. The following items to presented at the time of transfer:</p> <ul style="list-style-type: none"> <li>~ Legal Opinion</li> <li>~ Sellers Representation Letter</li> </ul>