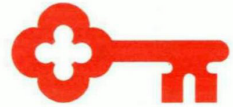


Kathryn G. Underwood
President/Maine District



Key Bank National Association
One Canal Plaza
Portland, ME 04101

May 20, 2005

Tel: 207 874-7298
Fax: 207 874-7245

Randy Judkins
160 Delaware Court
Portland, Maine 04103

Dear Randy,

Thanks so much for participating in our Leadership Meeting on April 27th. Overall our meeting was very productive. As you may know, we do an evaluation at every meeting. The feedback on your presentation rated very high – 3.74 out of 4.0! This was the highest rated section of the meeting.

Comments made were:

- Randy Judkins was excellent – perfect opener after lunch.
- I loved the guest speaker! Humor always gives people energy and makes them feel good.
- Have Randy back – he made the day!

As you can see, you were a hit. Thanks so much for your time. We appreciated it.

Sincerely,

A handwritten signature in black ink that reads "Kathryn". The signature is written in a cursive, flowing style.