

How does the new Rule 144 affect me and my restricted stock?

The SEC has recently amended Rule 144. The standard 1 year and 2 year holdings periods are no longer in effect.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 quick reference guide to determine how the new rule will affect you when you are ready to sell or release the restrictive legend from your stock. For a complete copy of the rule, please visit www.sec.gov.

Breakdown of the Amended Rule:

	AFFILIATE OF THE ISSUER	NON-AFFILIATE OF THE ISSUER
REPORTING ISSUER	<p>0-6 Months Holding Period: No resale's under 144</p> <p>After 6 Months: May resell under 144, subject to:</p> <ul style="list-style-type: none"> • Current Public Information Available for the issuer • Volume Limitations • Comply with Manner of Sale Requirements • File Form 144 with the SEC 	<p>0-6 Months Holding Period: No resale's under 144</p> <p>6 Months-1 Year: May resell under 144, subject to:</p> <ul style="list-style-type: none"> • Current Public Information Available for the Issuer • NO volume limitations <p>After 1 Year: Unlimited Resale's, not subject to any other 144 requirements</p>
<p>NONREPORTING ISSUER/SHELL</p> <p><i>*SHELLS- 144 CAN ONLYBE USED 12 MO. AFTER "FORM 10 LIKE" PAPERWORK FILED W/SEC.</i></p>	<p>0-1 Year Holding Period: No resale's under 144</p> <p>After 1 Year: May resell under 144, subject to:</p> <ul style="list-style-type: none"> • Current Public Information Available for the Issuer • Volume Limitations • Comply with Manner of Sale Requirements • File Form 144 with the SEC 	<p>0-1 Year Holding Period: No resale's under 144</p> <p>After 1 Year: Unlimited Resale's, not subject to any other 144 requirements</p>

Paperwork Required as a Result of the New Rule*:

	AFFILIATE OF THE ISSUER	NON-AFFILIATE OF THE ISSUER
REPORTING ISSUER	<p>0-6 Months Holding Period: No resale's under 144</p> <p>After 6 Months: Transaction must come through your broker. Your broker will arrange for the following items to be presented to us for transfer.</p> <ul style="list-style-type: none"> • Form 144 • Legal Opinion • Seller's Representation Letter • Broker's 144 Confirmation Letter 	<p>0-6 Months Holding Period: No resale's under 144</p> <p>6 Months-1 Year: Transaction can come from you directly, or it can come from your broker. The following documents must be presented to us with your certificate for transfer:</p> <ul style="list-style-type: none"> • Legal Opinion • Seller's Representation Letter • Broker's Representation Letter (optional) <p>After 1 Year: Transaction can come from you directly, or it can come from your broker. The following documents must be presented to us with your certificate for transfer:</p> <ul style="list-style-type: none"> • Legal Opinion • Seller's Representation Letter
<p>NONREPORTING ISSUER/SHELL</p> <p><i>* SHELLS- 144 CAN ONLYBE USED 12 MO. AFTER "FORM 10 LIKE" PAPERWORK FILED W/SEC.</i></p>	<p>0-1 Year Holding Period: No resale's under 144</p> <p>After 1 Year: Transaction must come through you broker. You broker will arrange for the following items to be presented to us for transfer:</p> <ul style="list-style-type: none"> • Form 144 • Legal Opinion • Seller's Representation Letter • Broker's 144 Confirmation Letter 	<p>0-1 Year Holding Period: No resale's under 144</p> <p>After 1 Year: Transaction can come from you directly, or it can come from your broker. The following documents must be presented to us with your certificate for transfer:</p> <ul style="list-style-type: none"> • Opinion Letter • Seller's Representation Letter