

From: Grant Keats [REDACTED]

Sent: Friday, October 8, 2004 6:44

To: Feedback

Cc: [REDACTED]

Subject: Reduction of Minimum Spreads

Name: Grant Keats

E-mail: [REDACTED]

Firm name:

Title:

Phone:

I prefer: Option 2B - reduce spreads across the board, from \$0.25 upwards