

From: Holly Lam [REDACTED]

Sent: Wednesday, October 6, 2004 23:30

To: Feedback

Cc: [REDACTED]

Subject: Reduction of Minimum Spreads

Name: Holly Lam

E-mail: [REDACTED]

Firm name:

Title:

Phone:

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