

From: Pokit Lok [REDACTED]  
Sent: Monday, October 4, 2004 18:46  
To: Feedback  
Cc: [REDACTED]  
Subject: Reduction of Minimum Spreads

Name: Pokit Lok  
E-mail: [REDACTED]  
Firm name:  
Title:  
Phone:

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