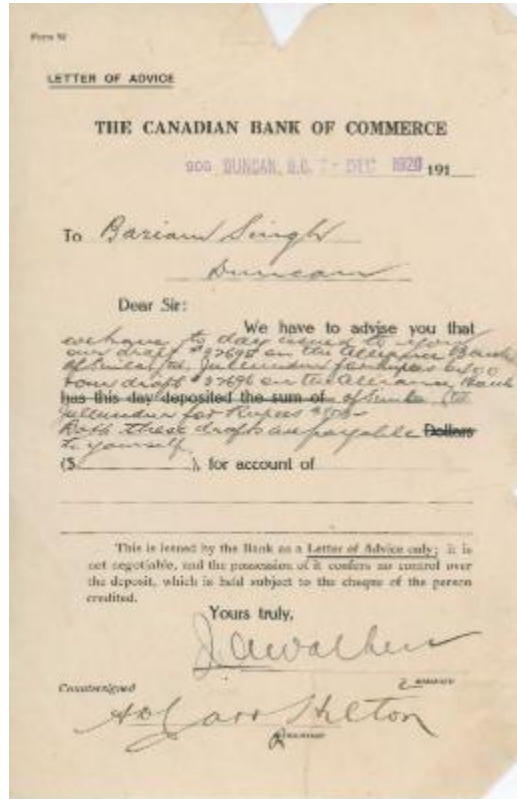


[Letter of advice from the Canadian Bank of Commerce to Bariam Singh, Duncan]



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