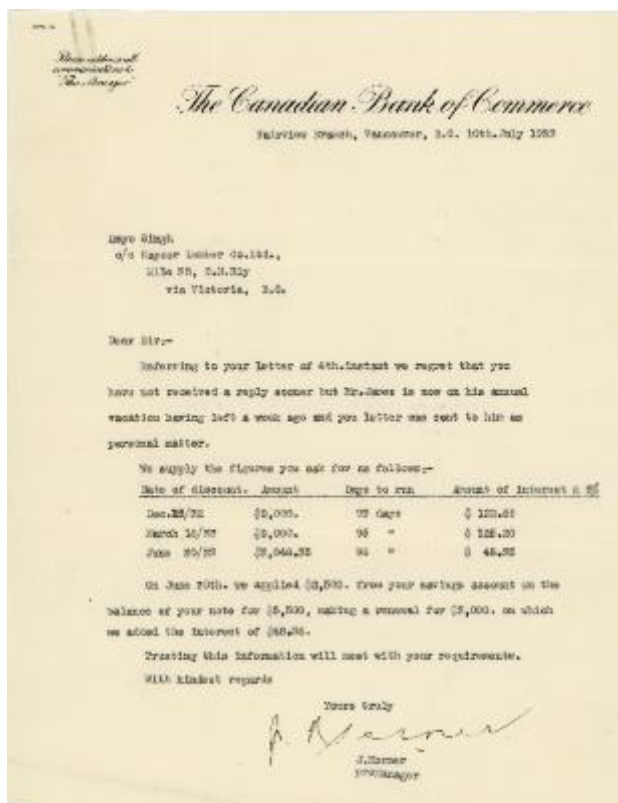


[Letter from J. Horner, Pro Manager, The Canadian Bank of Commerce, to Mayo Singh]



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