



remaining 50% vesting in annual increments of 25% each  
beginning February 24, 2004.

/s/ Hugh T. Regan, Jr.

February 26, 2003

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\*\* Signature of Reporting Person

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Date

\*\*Intentional misstatements or omissions of facts constitute  
Federal Criminal Violations. See 18 U.S.C. 1001 and  
15 U.S.C. 78ff(a).

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