



UBS Bank USA
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Scott Blamires
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Exhibit B

November 13, 2008

Herbert K. Mallard
P.O. Box 2438
Palm Beach, FL 33480-2438

Re: UBS Bank USA Loan No. 5F82086

Dear Mr. Mallard:

Reference is made to UBS Bank USA (the "Bank") Loan No. 5F82086 (the "Loan") and that certain Premier Credit Line Agreement between the Bank and Herbert K. Mallard (the "Borrowers") (as the same may have been amended, supplemented or otherwise modified from time to time, the "Loan Agreement"). Terms not defined in this letter shall have the meaning given them in the Loan Agreement.

Pursuant to the terms of the Loan Agreement, we hereby demand immediate payment in full and in cash of the aggregate outstanding loan balance of \$550,000 plus accrued interest of \$11,082.58. In addition to this amount the Bank will charge a pre-payment fee as described in the Loan Agreement which will be determined on the due date of November 20th, 2008. Payment is due by 4:00 p.m. (Mountain Time) on November 20th, 2008. Please note that the required payment amount assumes that payment is received by the Bank on November 20th, 2008 and that interest will continue to accrue on the repayment amount each day that such amount thereafter remains outstanding. The per diem interest rate on the Loan is \$98.08.

If payment is not received in full by November 20th, 2008, the Bank may exercise any of its rights, remedies, powers or privileges under the Loan Agreement or applicable law.

Please be aware that any non-exercise rights, remedies, powers and privileges by the Bank under the Loan Agreement, the other documents delivered in connection with the Loan Agreement, any other agreement between you and the Bank and applicable law shall not be construed as a waiver thereof, and the Bank fully reserves its rights to invoke any of its rights, remedies, powers or privileges at any time it may deem appropriate.

Sincerely,

Scott Blamires
Vice President
UBS Bank USA

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