



UBS FINANCIAL SERVICES INC.  
 1000 HARBOR BOULEVARD, 7TH FL.  
 WEEHAWKEN, NJ 07086

DD11003641 00000176200002932 5V6084310 0001E

**Letters**

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Account Number 5V 60843 TF

Branch Telephone Number  
 NOT AVAILABLE

00002936 01 MB 0.369 01 TR 00013 BCFD240P 000000 edg  
 MR HERBERT K MALLARD  
 PO BOX 2438  
 PALM BEACH FL 33480-2438



**\*Important\***  
 Please retain for your records.

11/21/2008

RE: Account 5V 60843 - Account Deficiency - Immediate Action Required

Please be advised that, due to transaction activity and/or a decline in asset value, a margin deficiency exists in the above-referenced account, requiring you to take immediate action. If you have not already done so, please contact your Financial Advisor as soon as possible to discuss this issue.

Although we are reluctant to do so, in accordance with regulatory and Firm policy, UBS Financial Services Inc. may be required to take independent action without notice to you, including the sale or otherwise closure of positions in your account, to bring it into proper balance unless you take appropriate steps.

Thank you for your immediate attention and cooperation.

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Exhibit D