

Denise A. Bonvicino
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October 4, 2006

MGAA Board of Governors:

I have performed a comprehensive review of the MGAA 2005 revenues, expenses, corresponding support documentation, and performed a reconciliation of all items to the bank statements provided.

No variances were noted during this review. The information provided is therefore, considered to be an accurate and supported representation of the 2005 transactions of MGAA.

Sincerely,



Denise A. Bonvicino