

AFFIDAVIT

STATE OF NORTH CAROLINA )  
 ) ss  
COUNTY OF DURHAM )

On the 20<sup>th</sup> day of April, 2004, before me appeared James H. Vander Weide, to me personally known, who, being by me first duly sworn, states that he is Research Professor of Finance and Economics at the Fuqua School of Business of Duke University and also President of Financial Strategy Associates and acknowledges that he has read the above and foregoing document and believes that the statements therein are true and correct to the best of his information, knowledge and belief.

James H. Vander Weide  
James H. Vander Weide

Subscribed and sworn to before me this 20<sup>th</sup> day of April, 2004

John P. Bryant  
Notary Public

My commission expires: Oct. 9, 2006

