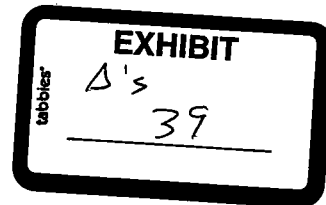


BBB



Meeting March 17, 2005 at Coop Bnk Board room
Present were FNB Gill, Dilorio, Coop Freeman, Hunter, MCGovern, Bond Counsel
Sterio, Feofee Atty Greenough, Messrs Foote, Foley.

Fnb Gill stated his reluctance to loan feofees money on unsecured loan. Discussion
ensued and FNB would not commit to loan. Coop Bank still wishes to loan money
To Feoffees.

March 18 Atty Greenough states that FND is offered to make loan of 1 million to
Stay in loan. They say they want DEP involvement. Feoffes say no to that.
If FNB refuses to loan, Npt Bnk will be involved and will loan with Coop Bnk.
Mon AM 21st is deadline.