

Older Nonmouth Stock Transfer

Summary of Rule 144 - Effective February 15, 2008

Restricted Securities of Reporting Issuers

Affiliate or Person Selling on Behalf of an Affiliate

- During six-month holding period no re-sales under Rule 144 permitted.
- After six-month holding period may resell in accordance with all Rule 144 requirements including: current public information, volume limitations, manner of sale requirements for equity securities, and filing of form 144.

Non-Affiliate (and has not been an affiliate during the prior three months)

- During six-month holding period no re-sales under Rule 144 permitted.
- After six-month holding period but before one year, unlimited public re-sales under Rule 144 except that the current public information requirement still applies.
- After one-year holding period, unlimited public re-sales under Rule 144; need not comply with any other Rule 144 requirements.

Restricted Securities of Non-Reporting Issuers

Affiliate or Person Selling on Behalf of an Affiliate

- During one year holding period no re-sales under Rule 144 permitted.
- After one-year holding period, may resell in accordance with all Rule 144 requirements, including: current public information, volume limitations, manner of sale requirements for equity securities, and filing of Form 144.

Non-Affiliate (and has not been an affiliate during the prior three months)

- During one year holding period no re-sales under Rule 144 permitted.
- unlimited public re-sales under Rule 144; need not comply with any other Rule 144 requirements

**Please note – this is general information only; not legal advice, nor represents any form of a legal opinion.*

****<http://www.sec.gov/rules/final/2007/33-8869.pdf>**