From: Matt Korshoff [mailto:MKorshoff@CommunityBankofBroward.com] Sent: Wednesday, February 23, 2005 10:23 AM To: Robert Smoley Subject: RE: skiing

So happy to hear that, Bob ...

I have an even better idea about what to do with that \$1.7MM check. When it comes back, I'll call Christine and find out exactly how much that account is short. Then, I'll re-deposit that check in your account here and immediately wire the exact amount that you're short at CNB. By the time that check hits CNB, you'll have enough money over there to cover it..

Sweet, huh?

-Matt