



July 19, 2006

Re: Gary G Duckworth
552 Saugatucket Rd.
South Kingstown RI 02879

To whom it may concern:

Mr. Duckworth has applied for a loan of \$ 38,000.00 with the Washington Trust Co.

At this time Mr. Duckworth does not qualify for a loan.

Sincerely,

Jeannine Phetteplace

Jeannine C. Phetteplace
Customer Service Representative
Sweet Meadows Branch
20 Point Judith Rd.
Narragansett, RI 02882

PERSONAL BANKING * BUSINESS BANKING * WEALTH MANAGEMENT

corporate headquarters 23 Broad Street, Westerly, Rhode Island 02891 *telephone* 401.348.1200 www.washtrust.com