

Exhibit “D”

Michael J. Quilling
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_____, 2008

RE: *Securities and Exchange Commission v. Frederick J. Gilliland and MM APMC*
Banque de Commerce, Inc.; Civil Action No. 3:02CV128-McK

Enclosed herewith please find a check made payable to you from me in my capacity as the Receiver appointed in the above-referenced case. The enclosed check represents a FINAL distribution to you with respect to your claim against the receivership estate. You will not receive any more funds on account of your claim. The enclosed check is ALL that you will receive. As indicated on the face of the check, it will become void if not cashed within 45 days from the date of the check. Please cash it as soon as possible.

Sincerely,

****DRAFT****

Michael J. Quilling

MJQ/lms