

# EXHIBIT 3

January 6, 2008

Reference # 104523

Carlos Roberto Fuenzalida  
WORLD GLOBAL ENGINEERS LTD  
El Rincon 12315 Lo.  
Barnechea Santiago de Chile

Dear Mr. Carlos Roberto Fuenzalida:

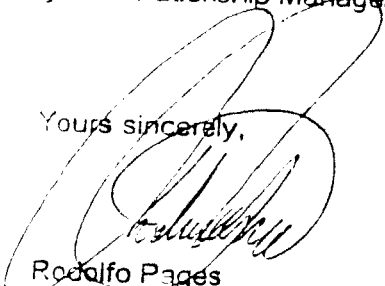
We acknowledge receipt of your comment/request regarding your holdings of the Fairfield Sentry Product.

Please be advised that your case is under review. However, due to the nature of the issues concerning this product and the recent, related events involving Bernard L. Madoff and Bernard L. Madoff Investment Securities LLC, this process is taking us longer than usual.

We are committing additional resources to handle your case and we will be in touch with you as soon as possible.

Thank you for your patience. Should you have any questions in the interim, please contact your Relationship Manager.

Yours sincerely,



Rodolfo Pages

Senior Director

Head of Sales & Relationship Management-Latin America

Standard Chartered Bank  
International (Americas) Limited

100 Brickell Avenue 18th Floor  
Miami, FL 33131

Standard Chartered Group Plc  
London, UK

Phone: (954) 507-2150  
Fax: (305) 374-1424

January 6, 2008

Standard  
Chartered

Reference # 105025

Luis S. Undurraga Abbott  
INVERSIONES MILLAPEL LTD  
Pedro Canisio 1213 Dept #52  
Vitacura, Santiago de Chile

Dear Mr. Luis S. Undurraga Abbott:

We acknowledge receipt of your comment/request regarding your holdings of the Fairfield Sentry Product.

Please be advised that your case is under review. However, due to the nature of the issues concerning this product and the recent related events involving Bernard L. Madoff and Bernard L. Madoff Investment Securities LLC, this process is taking us longer than usual.

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Yours sincerely,

  
Rodolfo Pages  
Senior Director  
Head of Sales & Relationship Management-Latin America

Standard Chartered Bank  
International (Americas) Limited

111 Brickell Avenue 15th Floor  
Miami, FL 33131

Standard Chartered Group Company

Tel: (305) 350 7750  
Fax: (305) 374 1524

January 6, 2008

Reference # 104850

Maria L. Skinner Z  
MARIA L SKINNER  
Pedro Canisio 1213 Depto 52  
Vitacura Santiago de Chile

Dear Ms. Maria L Skinner:

We acknowledge receipt of your comment/request regarding your holdings of the Fairfield Sentry Product.

Please be advised that your case is under review. However, due to the nature of the issues concerning this product and the recent, related events involving Bernard L. Madoff and Bernard L. Madoff Investment Securities LLC, this process is taking us longer than usual.

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Yours sincerely,

  
Rodolfo Pages  
Senior Director  
Head of Sales & Relationship Management-Latin America

January 6, 2008

Reference # 100936

Sergio Gazali  
SERGIO GAZALI  
Camino del Minero 6508  
Vitacura Santiago de Chile

Dear Mr. Gazali:

We acknowledge receipt of your comment/request regarding your holdings of the Fairfield Sentry Product.

Please be advised that your case is under review. However, due to the nature of the issues concerning this product and the recent, related events involving Bernard L. Madoff and Bernard L. Madoff Investment Securities LLC, this process is taking us longer than usual.

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Thank you for your patience. Should you have any questions in the interim, please contact your Relationship Manager.

Yours sincerely,

  
Rodolfo Pages  
Senior Director  
Head of Sales & Relationship Management-Latin America



January 7, 2008

Standard  
Chartered

Reference # 100873

Norma Narvaez  
Camino El Otoño  
Sitio 2 Parcela 8  
Laqueral Lampa, Santiago de Chile

*Personal*

Dear Ms. Norma Narvaez:

We acknowledge receipt of your comment/request regarding your holdings of the Fairfield Sentry Product.

Please be advised that your case is under review. However, due to the nature of the issues concerning this product and the recent, related events involving Bernard L. Madoff and Bernard L. Madoff Investment Securities LLC, this process is taking us longer than usual.

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Thank you for your patience. Should you have any questions in the interim, please contact your Relationship Manager.

Yours sincerely,

  
Rodolfo Pages  
Senior Director  
Head of Sales & Relationship Management-Latin America

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