

# EXHIBIT X

**FILE COPY**

Sterling Equities Via Fax 212-838-4061

October 28, 2004

Mr. Frank DiPascali  
Bernard L. Madoff Securities  
885 Third Avenue  
New York, New York 10022

Re: Multiple Withdrawals

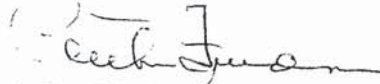
Dear Frank:

Kindly close the following accounts and have the checks mailed directly to Sterling Equities @ 111 Great Neck Road, Great Neck, N.Y. 11021:

<u>Account Name</u>	<u>Account #</u>
Chong Hon Char	1FR075
Basil Stamos	1KW326

Thank you for your attention to this matter.

Sincerely,



Arthur Friedman  
Senior Vice President

Al:cb

Executive Office  
111 Great Neck Road, Great Neck, NY 11021  
(516) 773-3800  
(212) 485-4400  
Fax (516) 773-3849

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575 Fifth Avenue, New York, NY 10017  
(212) 953-4000  
(212) 485-4300  
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