

EXHIBIT J

From: paul ceglia <paulceglia@msn.com>
Sent: Saturday, March 20, 2004 3:04 PM
To: mzuckerb@fas.harvard.edu
Subject:

Mark,

Sorry to not have replied sooner this week. I am just trying to play catch up. We have greatly reduced our fees and are doing everything we can to get the cash rolling. I am heading to Boston this week to try and close Liberty Mutual. I unfortunately dont have any cash to give you right now, but I can buy you dinner, while i am there. I am anticipating a check at this meetings end for at least the first month, and Hartford looks close as well so it wont be long before I can pay you once again. Let me know if dinner works for you. I have even listed my only rental property for sale in the hopes of clearing up my past debts. Really doing all I can. All the Best, Paul

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