REQUEST FOR YOUR TAX RETURN

Our records show that we have not received the following tax return(s) from you:
Title: US INDIVIDUAL INCOME TAX RETURN
Tax period(s): 12-31-2004

If you have not filed this tax return, please do the following:
- prepare your tax return,
- sign the return,
- attach your payment for any tax due, and
- we'll bill you for any interest and penalties.

If you cannot pay the entire amount when you file this return do the following:
- send as large a payment as you can, and
- contact us to make arrangements to pay the balance.

If you have already filed this tax return, please do the following:
- send us a copy of it,
- sign it or re-sign it,
- date it, and
- allow 6 to 8 weeks to process your return.

If you are due a refund, you must do the following:
- file within 3 years from the due date of the return, or
- file within 2 years from the date the tax was paid, whichever is later.

If you believe you are not required to file, please tell us why by completing the "Information About Your Tax Return" at the end of this notice.

We will contact you again if the following occurs:
- we need additional information,
- we need clarification of your response, or
- we determine you are required to file.
If you need assistance, call 1-800-829-8374.

If you are out of the country and need assistance, please call 01-215-516-2000 (not a toll free number).

If you need tax forms, call 1-800-TAX-FORM, or visit our Web site at www.irs.gov.

*** SPECIAL NOTE ABOUT NO-EMPLOYEE COMPENSATION INCOME ***

Our records indicate you received no-employee compensation during calendar year 2004. This income could be subject to self-employment tax if your net earnings are $400 or more. Please read the instructions for reporting self-employment tax on Schedule SE (Form 1040), Self-Employment Tax.

Note: In order to get social security credit for your self-employment earnings, you need to file tax returns within 3 years, 3 months, and 15 days after the end of the calendar year in which you earned the self-employment income.