LETTER OF TRANSMITTAL
FOR FORMER HOLDERS OF CAPITAL STOCK OF
ADJOINED CONSULTING, INC.

<table>
<thead>
<tr>
<th>Name and Address of Registered Owner (Please fill in, if blank, EXACTLY as the name(s) appear(s) on the Certificate(s))</th>
<th>Certificate Number(s) and Class of Stock</th>
<th>Total Number of Shares Evidenced by Certificate</th>
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<td>Total Shares:</td>
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This Letter of Transmittal should be promptly (i) completed and signed in the two spaces provided below (on the Stockholder Signature Block and on the Substitute W-9 included in this Letter of Transmittal) and (ii) mailed or delivered with your certificate(s) (“Certificate(s)”) formerly representing (i) shares of common stock, par value $0.0001 per share, of Adjoined Consulting, Inc. (“Adjoined”) (“Common Stock”), (ii) shares of Series A preferred stock, par value $0.0001 per share, of Adjoined (“Series A Stock”), or (iii) shares of Series B preferred stock, par value $0.0001 per share, of Adjoined (“Series B Stock,” together with the Common Stock and Series A Stock, the “Old Share(s)”) to American Stock Transfer & Trust Company, as exchange agent (“Exchange Agent”).

The Exchange Agent:

American Stock Transfer & Trust Company

**By Mail or Overnight Courier:**
American Stock Transfer & Trust Company
Operations Center
Attn: Reorganization Department
6201 15th Avenue
Brooklyn, NY 11219

**By Hand:**
American Stock Transfer & Trust Company
Attn: Reorganization Department
59 Maiden Lane
New York, NY 10038

**For Inquiries:**
Telephone No.: (877) 248-6417
Monday – Friday
8:00 a.m. – 5:00 p.m. (STD)

DO NOT SEND CERTIFICATES TO ADJOINED CONSULTING, INC.

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1 Please indicate class of Old Shares (i.e., Common Stock, Series A Preferred Stock or Series B Preferred Stock).
PLEASE READ AND FOLLOW THE ACCOMPANYING INSTRUCTIONS CAREFULLY

Ladies and Gentlemen:

You are receiving this Letter of Transmittal pursuant to the terms of the Merger Agreement (the “Merger Agreement”) dated as of February 13, 2006, by and among Kanbay International, Inc. (“Kanbay”), Kanbay Consulting, LLC (“Merger Sub”), Adjoined and certain Adjoined stockholders signatories thereto. In accordance with the terms of the Merger Agreement, at the Effective Time (as defined therein), Adjoined merged with and into Merger Sub, and Merger Sub continued as the surviving entity (the “Merger”).

The undersigned, the registered holder(s) of the Certificates(s) representing the Old Shares referred to above, hereby surrender(s) to you as Exchange Agent the Certificate(s) referred to above in exchange for the Merger Consideration (as defined in the Merger Agreement). The undersigned hereby irrevocably appoint(s) the Exchange Agent, as agent of the undersigned, to effect the exchange.

The name and address of the registered owner(s) of the Old Shares referred to above are printed in the first column of the table set forth above as they appear on the Certificate(s). The undersigned represent(s) and warrant(s) that the undersigned (i) owns beneficially and of record, and has good title to, all of the Old Shares represented by the Certificates submitted herewith, free and clear, of all liens, restrictions, charges and encumbrances, and the same, in each case, will not be subject to any adverse claims, and (ii) has full power and authority to submit, sell, assign and transfer the Old Shares represented by the Certificates submitted hereby, and such submission, sale, assignment and transfer will not conflict with or violate any organizational document or agreement, contract, instrument or commitment of the undersigned or any law, statute, ordinance, regulation, rule, judgment, order, writ, injunction or decree binding upon or applicable to the undersigned. The undersigned will, upon request, execute and deliver any additional documents deemed appropriate or necessary in connection with the surrender and exchange of such Old Shares, at the sole cost and expense of the undersigned. All authority conferred or agreed to be conferred in this Letter of Transmittal shall not be affected by, and shall survive, the death or incapacity of the undersigned, and any obligation of the undersigned shall be binding upon the successors, assigns, heirs, executors, administrators, trustees in bankruptcy and legal and personal representatives of the undersigned.

The undersigned understands that surrender is not made in acceptable form until the receipt by the Exchange Agent of this Letter of Transmittal, duly completed and signed, together with any accompanying documents required by Instruction 2(f) in form satisfactory to the Exchange Agent and the Certificate(s) representing Old Shares relating thereto. The Exchange Agent will determine all questions as to validity, form and eligibility of any surrender of Certificate(s) and its reasonable determination shall be final and binding. The undersigned understands that delivery of shares of Kanbay common stock, par value $0.001 per share (the “Kanbay Common Stock”), and a check representing the Merger Consideration will be made as promptly as practicable after the surrender of Certificate(s) is made and this Letter of Transmittal and any other necessary documents are completed in acceptable form. The undersigned understands that the amount of any check representing Merger Consideration will be reduced by any applicable withholding taxes. The undersigned further understands that the amount of any check representing Merger Consideration will be reduced by any outstanding principal and interest due to Adjoined under any note receivable from the undersigned. No interest shall accrue on any cash payments to be delivered hereunder.

The undersigned request(s) that the Exchange Agent issue and deliver shares of Kanbay Common Stock and a check representing the Merger Consideration in exchange for the Certificate(s) surrendered pursuant to this Letter of Transmittal to the undersigned at the address specified below unless otherwise indicated under Special Issuance Instructions or Special Delivery Instructions below and, in such case, as indicated by the undersigned in the box(es) below.

The undersigned understands, acknowledges, agrees and confirms that, pursuant to the terms of, and as more fully described in, the Merger Agreement, a portion of the Merger Consideration (the “Escrow Amount”) will be placed in escrow to secure the indemnification obligations of the former holders of Adjoined capital stock in the Merger Agreement. The Escrow Amount will be distributed by the Escrow Agent in accordance with the provisions
of the Merger Agreement and the Escrow Agreement (the “Escrow Agreement”) dated as of March 9, 2006 by and among Kanbay, American Stock Transfer & Trust Company, as Escrow Agent, and Matthew Newton (the “Owners’ Representative”).

The undersigned:

(1) acknowledges, agrees and confirms that he, she or it has received a copy of the Merger Agreement and the Escrow Agreement and that he, she or it has reviewed and understands the terms thereof. By execution and delivery of this Letter of Transmittal and acceptance of the Merger Consideration payable to the undersigned under the Merger Agreement, the undersigned further acknowledges and agrees to be bound by the terms of the Merger Agreement, including, without limitation, the indemnification provisions set forth therein and the appointment of, and other provisions related to, the Owners’ Representative;

(2) understands, acknowledges, agrees and confirms that he, she or it, has waived and agreed not to assert his, her or its rights, if any, to dissent or to seek statutory appraisal in respect of his, her or its equity interests in Adjoined pursuant to applicable law;

(3) acknowledges, agrees and confirms that he, she or it received copies of the information and documentation sent by Cori Franco, Adjoined’s General Counsel, by e-mail on February 24, 2006, and that he, she or it reviewed and understood such information and documentation. The undersigned further acknowledges, agrees and confirms that he, she or it was afforded the opportunity to ask questions and receive answers relating to all such information and documentation, including questions relating to Kanbay, the Merger Consideration and the offering of Kanbay Common Stock, during an open conference call on February 27, 2006 at 7:00 p.m. Eastern Standard Time;

(4) acknowledges, agrees and confirms that he, she or it was afforded access to all of Kanbay’s publicly available filings with the United States Securities and Exchange Commission (the “SEC”) under the Securities Act of 1933, as amended (the “Securities Act”), and the Securities Exchange Act of 1934, as amended, and all other information he, she or it deemed relevant in making an informed decision to acquire Kanbay Common Stock. The undersigned further acknowledges, agrees and confirms that he, she or it, in connection with his, her or its decision to acquire Kanbay Common Stock, relied solely upon an independent investigation by the undersigned and his, her or its advisors, of the information he, she or it deemed relevant in making an informed decision to acquire Kanbay Common Stock, and will acquire Kanbay Common Stock pursuant to the terms of the Merger Agreement solely for his, her or its own account and not with a view to, or for resale in connection with, any distribution or disposition thereof other than pursuant to an effective registration statement under the Securities Act or an exemption thereunder;

(5) acknowledges and agrees that the Kanbay Common Stock to be delivered to him, her or it pursuant with the terms of the Merger Agreement will not, at the time of delivery, be registered under the Securities Act, or under the securities laws of any state or other jurisdiction. The undersigned further acknowledges and agrees that the Kanbay Common Stock issued pursuant to the Merger Agreement will be “restricted securities” (as defined in Rule 144 under the Securities Act) and may not be sold or transferred, except in accordance with the terms of the legend set forth on the certificate to be delivered by the Exchange Agent representing shares of Kanbay Common Stock. The undersigned acknowledges that any certificate or certificates delivered by the Exchange Agent evidencing the Kanbay Common Stock issued will bear a legend (until such time as it is no longer required under the applicable requirements of the Securities Act or any other applicable securities or corporate rules and regulations thereto) and that a stop transfer order may be placed with respect thereto;

(6) by execution and delivery of this Letter of Transmittal and acceptance of the Merger Consideration payable to the undersigned under the Merger Agreement, the undersigned, on behalf of himself, herself or itself and his, her or its affiliates and their respective heirs, executors, administrators, successors, assigns and personal and legal representatives, fully releases, discharges and covenants not to sue Adjoined, any subsidiary or parent company of Adjoined (now or hereafter existing) or any of their respective current, former or future directors, officers, employees, stockholders, affiliates, agents, accountants, attorneys, consultants and each person, if any, that controls any of them, from and with respect to any claim or damages, whether known or unknown, suspected or unsuspected, both at law and in equity, arising contemporaneously with or prior to the date hereof (the “Prior Claims”), including, without limitation, any claim or damages with respect to (i) any option, warrant, purchase,
stock or other equity interest or right to any equity interest in Adjoined or any of its subsidiaries or (ii) the Merger; provided, however, that this paragraph (6) shall not limit the undersigned’s rights (x) pursuant to the Merger Agreement, the Escrow Agreement or this Letter of Transmittal (including the right to receive that portion of the Merger Consideration payable for the Old Shares) or (y) in respect of any Prior Claims the undersigned may have against Adjoined other than in the undersigned’s capacity as a holder of the Old Shares tendered herewith; and

(7) agrees and confirms that Kanbay may rely on the representations, warranties, acknowledgments, agreements, confirmations, releases, discharges and covenants contained herein to the same extent as if this Letter of Transmittal were addressed to Kanbay.

YOU MUST SIGN THIS LETTER OF TRANSMITTAL WHERE INDICATED BELOW AND COMPLETE THE SUBSTITUTE FORM W-9, OR FORM W-8BEN, AS APPLICABLE.

PLEASE READ THE ACCOMPANYING INSTRUCTIONS CAREFULLY.
INSTRUCTIONS

1. Guarantee of Signatures. No signature guarantee is required on this Letter of Transmittal if it is signed by the registered holder(s) of the Old Shares surrendered herewith, and if the check and Kanbay Common Stock representing Merger Consideration are to be issued to such registered holder(s) without any correction or change in the name of the registered holder(s). IN ALL OTHER CASES, ALL SIGNATURES ON THIS LETTER OF TRANSMITTAL MUST BE GUARANTEED. All signatures which must be guaranteed in accordance with these instructions must be guaranteed by a bank, broker or other institution which is a member in good standing of a recognized Medallion Signature Guaranty Program.

2. Signature on Letter of Transmittal, Stock Powers and Endorsements.

(a) If this Letter of Transmittal is signed by the registered holder(s) of the Certificate(s) surrendered hereby without any correction or change in the name of the registered holder(s), the signature(s) must correspond exactly with the name(s) as written on the face of the Certificate(s) without any change whatsoever. In the event the name of the registered holder(s) needs to be corrected or has changed (by marriage or otherwise), see Instruction 3.

(b) If any Certificate(s) surrendered hereby is held of record by two or more joint holders, all such holders must sign this Letter of Transmittal.

(c) If any Certificate(s) surrendered hereby is registered in different names on several Certificate(s), it will be necessary to complete, sign and submit as many separate Letters of Transmittal as there are different registrations of Certificate(s).

(d) If this Letter of Transmittal is signed by the registered holder(s) of the Certificate(s) listed and transmitted hereby, no endorsements of Certificate(s) or separate stock powers are required.

(e) If this Letter of Transmittal is signed by a person(s) other than the registered holder(s) of the Certificate(s) listed, the Certificate(s) must be endorsed or accompanied by appropriate stock powers, in either case signed exactly as the name of the registered holder(s) appears on the Certificate(s). Signatures on such Certificate(s) or stock powers must be guaranteed. See Instruction 1.

(f) If this Letter of Transmittal (or, if the Certificate has been transferred, any Certificate or stock power) is signed by a person(s) other than the registered holder(s) of the Certificate(s) listed and the signer(s) is acting in the capacity of trustee, executor, administrator, guardian, attorney-in-fact, officer of a corporation or any other person(s) acting in a fiduciary or representative capacity, such person(s) must so indicate when signing, and must submit proper evidence satisfactory to the Exchange Agent of authority to act.

3. Special Issuance and Delivery Instructions. Unless instructions to the contrary are given in the box above entitled “Special Issuance Instructions,” or the box above entitled “Special Delivery Instructions,” the check and Kanbay Common Stock representing Merger Consideration to be issued upon the surrender of Old Shares pursuant to this Letter of Transmittal will be issued in the name and mailed to the address of the registered holder(s) set forth in the box above entitled “Name and Address of Registered Owner.” If such check and Kanbay Common Stock are to be issued in the name of a person(s) other than the registered holder(s) or if the name of the registered holder(s) needs to be corrected or changed (for reasons of marriage or otherwise), the box entitled “Special Issuance Instructions” must be completed. If any Certificate(s) surrendered hereby is registered in different names on several Certificate(s) listed, the Certificate(s) must be endorsed or accompanied by appropriate stock powers, in either case signed exactly as the name of the registered holder(s) appears on the Certificate(s). Signatures on such Certificate(s) or stock powers must be guaranteed. See Instruction 1.

4. Important Tax Information. Under federal income tax laws, each former Adjoined stockholder is required to provide the Exchange Agent (as Payer) with such holder’s correct taxpayer identification number (“TIN”) on Substitute Form W-9. If such holder is an individual, the TIN is his or her social security number. If such holder is a business or other entity, the TIN is its employer identification number. If the Exchange Agent is not provided with the correct TIN, a $50 penalty may be imposed on the holder by the Internal Revenue Service (the “IRS”), and delivery of the check or shares of Kanbay Common Stock may be subject to backup withholding. If the holder has not been issued a TIN and has applied for a number or intends to apply for a number, such holder may write “Applied For” in Part I of Substitute Form W-9. If the holder writes “Applied For” and the Exchange Agent (as Payer) is not provided a TIN at the time of payment, any payments to the holder may be subject to backup withholding until a TIN is provided.

Certain holders (including, among others, all corporations and certain foreign individuals) are exempt from these backup withholding requirements. Exempt holders should indicate their exempt status in Part II of Substitute Form W-9 by checking the applicable box. In order for a foreign individual to qualify as an exempt recipient, such individual must submit the appropriate IRS Form W-8, signed under penalties of perjury attesting to such individual’s foreign status. Forms of such statements may be obtained from the Exchange Agent.
If backup withholding applies, the Exchange Agent is required to withhold 28% of any payment made to
the holder or other payee. Backup withholding is not an additional tax. Rather, the federal income tax liability of
persons subject to backup withholding will be reduced by the amount of tax withheld. If withholding results in
overpayment of taxes, a refund may be obtained from the IRS.

5. **Inadequate Space.** If there is inadequate space to complete any box or to sign this Letter of
Transmittal, the information or signatures required to be provided must be set forth on additional sheets substantially
in the form of the corresponding portion of this Letter of Transmittal and attached to this Letter of Transmittal.

6. **Indication of Certificate Numbers and Numbers of Old Shares.** This Letter of Transmittal should
indicate the certificate numbers of the Certificate(s) surrendered hereby and the number of shares represented by
each such Certificate.

7. **Delivery of Letter of Transmittal and Certificate(s).** Please do not send the Certificate(s) directly
to Adjoined. The Certificate(s), together with a properly completed and duly executed copy of this Letter of
Transmittal or a facsimile hereof and any other documents required by this Letter of Transmittal, should be
delivered to the Exchange Agent at its address set forth on this Letter of Transmittal. **The method of delivery of all
documents to the Exchange Agent is at the option and risk of the holder of Old Shares. If delivery is by mail, the
use of registered mail, return receipt requested, properly insured, is strongly recommended.** For your
convenience, a return envelope is enclosed. It is suggested that you hand deliver or mail this Letter of Transmittal to
the Exchange Agent as soon as possible.

All questions as to validity, form and eligibility of any surrender of any Certificate hereunder will be
determined by the Exchange Agent and its reasonable determination shall be final and binding. Kanbay reserves the
right to waive any irregularities or defects in the surrender of any Certificate(s). A surrender will not be deemed to
have been made until all irregularities have been cured or waived.

8. **Lost or Destroyed Certificates.** If any of your Certificate(s) have been lost, stolen or
destroyed, you should notify the Exchange Agent in writing and await instructions as to how to proceed.

9. **Miscellaneous.** The Exchange Agent anticipates that it will provide notification of any defects in
the deposit and surrender of any Certificate(s), but the Exchange Agent shall not incur any liability for failure to
give such notice.

10. **Questions and Requests for Information.** Questions and requests for information or assistance
relating to this Letter of Transmittal should be directed to the Exchange Agent (telephone: (877) 248-6417);
available Monday – Friday, 8:00 a.m. - 5:00 p.m. (STD)). Additional copies of this Letter of Transmittal may be
obtained from the Exchange Agent at its address set forth on the face of this Letter of Transmittal or by calling the
Exchange Agent at the telephone number set forth in the preceding sentence.

11. **Stock Transfer Taxes.** In the event that any transfer or other taxes become payable by reason
of the issuance of a check in any name other than that of the record holder, such transferee or assignee must pay
such tax to Kanbay or must establish to the satisfaction of Kanbay that such tax has been paid or is not applicable.
ALL STOCKHOLDER(S) MUST SIGN THIS SIGNATURE BLOCK.
In addition, complete Substitute Form W-9.

The undersigned represent(s) that the undersigned has or have read and agree(s) to all of the terms and conditions set forth in this Letter of Transmittal.

The check representing the Merger Consideration will be issued only in the name of the person(s) submitting this Letter of Transmittal and will be mailed to the address shown in the box on page one entitled “Name and Address of Registered Owner” unless the Special Delivery Instructions or Special Issuance Instructions above are completed.

_____________________________________________________________________________________________________
_____________________________________________________________________________________________________
Signature(s) of Registered Holder(s)

(Must be signed by registered holder(s) exactly as name(s) appear(s) on Certificate(s) or by person(s) authorized to become registered holder(s) by documents transmitted herewith. If signature is by an attorney-in-fact, trustee, executor, administrator, guardian, officer of a corporation or other person acting in a fiduciary or representative capacity, please provide the following information. See Instructions 1 and 2 below.)

Dated: ___________________, 2006
Name(s): _____________________________________________________________________________________________
_____________________________________________________________________________________________________
(Please Print or Type)
Capacity (Full Title): __________________________________________________________
Address: _____________________________________________________________________________________________
_____________________________________________________________________________________________________
(Including Zip Code)
Area Code and Telephone No.: __________________________________________________________
Tax Identification or Social Security No.: ______________________________________________

SIGNATURE GUARANTEE
(If Required. See Instruction 1, 2 and 3 below.)

Authorized Signature(s): ________________________________________________________________________________
Name(s): _____________________________________________________________________________________________
(Please Print or Type)
Title: ________________________________________________________________________________________________
Name of Firm: ________________________________________________________________________________________
Address: _____________________________________________________________________________________________
_____________________________________________________________________________________________________
(Including Zip Code)
Area Code and Telephone No.: __________________________________________________________

FOR USE BY FINANCIAL INSTITUTIONS ONLY.
PLACE MEDALLION GUARANTEE IN SPACE ABOVE.
NOTE: DO NOT SIGN CERTIFICATE(S) UNLESS YOU ARE COMPLETING SPECIAL ISSUANCE OR DELIVERY INSTRUCTIONS BELOW.

☐ If any of the Certificate(s) evidencing Old Shares that you own have been lost or destroyed, check this box and see Instruction 8.

Please fill out the remainder of this Letter of Transmittal and indicate here the number of Old Shares evidenced by the lost or destroyed Certificate(s): ________________ (Number of Old Shares)

| SPECIAL ISSUANCE INSTRUCTIONS  
(See Instructions 1, 3 and 11) |
<table>
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<tbody>
<tr>
<td>Fill in ONLY if check and Kanbay stock certificate is to be issued in a name other than that set forth on the Certificate.</td>
</tr>
<tr>
<td>Issue and deliver check to:</td>
</tr>
</tbody>
</table>
| Name ________________________  
(Please Print) |
| Address ________________________ |
| ______________________________|
| ______________________________|
| (Tax Identification or Social Security No.) |

| SPECIAL DELIVERY INSTRUCTIONS  
(See Instructions 1 and 3) |
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<tbody>
<tr>
<td>Fill in ONLY if check and Kanbay stock certificate is to be issued in the name set forth on the Certificate but delivered to an address other than the registered owner’s address set forth above.</td>
</tr>
</tbody>
</table>
| Name ________________________  
(Please Print) |
| Address ________________________ |
| ______________________________|
| ______________________________|
| Please indicate if this is a permanent address correction: |
| ☐ Yes |
| ☐ No |
TO BE COMPLETED BY ALL STOCKHOLDERS
(See Instruction 4)
PAYER: AMERICAN STOCK TRANSFER & TRUST COMPANY

<table>
<thead>
<tr>
<th>SUBSTITUTE Form W-9</th>
<th>Name:_______________________________________________________</th>
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<tbody>
<tr>
<td>Department of the Treasury Internal Revenue Service</td>
<td>___________________________________________________________________</td>
</tr>
<tr>
<td>Request for Taxpayer Identification Number (TIN) and Certification</td>
<td>___________________________________________________________________</td>
</tr>
<tr>
<td></td>
<td>Address:______________________________________________________________</td>
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<tr>
<td></td>
<td>___________________________________________________________________</td>
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</table>

Check appropriate box:

- Individual ☐
- Corporation ☐
- Partnership ☐
- Other (specify) ☐

**Part I** – Please provide your taxpayer identification number in the space at right. If awaiting TIN, write “Applied For.”

SSN:__________________

or

EIN:___________________

**Part II** – ☐ Check box if you are exempt from backup withholding. For payees exempt from backup withholding, see the enclosed “Guidelines for Certification of Taxpayer Identification Number on Substitute Form W-9.”

**Part III – Certification**

Under penalties of perjury, I certify that

1. the number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me);
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. Person (or a U.S. resident alien).

**Certification Instructions:** You must cross out item (2) above if you have been notified by the IRS that you are subject to backup withholding because of underreporting interest or dividends on your tax return. However, if after being notified by the IRS that you were subject to backup withholding, you received another notification from the IRS that you were no longer subject to backup withholding, do not cross out item (2).

Signature __________________________________________ Date _________________

NOTE: FAILURE TO COMPLETE AND RETURN THIS SUBSTITUTE FORM W-9 MAY RESULT IN BACKUP WITHHOLDING OF 28% OF ANY PAYMENTS MADE TO YOU. PLEASE REVIEW THE ENCLOSED GUIDELINES FOR CERTIFICATION OF TAXPAYER IDENTIFICATION NUMBER ON SUBSTITUTE FORM W-9 FOR ADDITIONAL DETAILS.
YOU MUST COMPLETE THE FOLLOWING CERTIFICATE IF YOU WROTE “APPLIED FOR” IN PART I OF SUBSTITUTE FORM W-9.

<table>
<thead>
<tr>
<th>CERTIFICATE OF AWAITING TAXPAYER IDENTIFICATION NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>(TO BE COMPLETED ONLY IF YOU WROTE “APPLIED FOR” IN PART I OF SUBSTITUTE FORM W-9.)</td>
</tr>
</tbody>
</table>

I certify under penalties of perjury that a TIN has not been issued to me, and either (1) I have mailed or delivered an application to receive a TIN to the appropriate IRS Center or Social Security Administration Office or (2) I intend to mail or deliver an application in the near future. I understand that, notwithstanding the information I provided in Part III of Substitute Form W-9 (and the fact that I have completed this Certificate of Awaiting Taxpayer Identification Number), all reportable cash payments made to me will be subject to a 28% backup withholding tax until I provide a properly certified TIN.

Signature __________________________________________ Date ________________

Name (Please Print) __________________________________________