EXHIBIT 3

Gary S. Lee Lovells 900 Third Avenue New York, N.Y. 10022 Tel. (212) 909-0604 Fax. (212) 909-0666 E.mail: gary.lee@lovells.com

-----Original Message-----

From: Gordon, Jack B. [mailto:GordoJa@ffhsj.com]

Sent: Thursday, May 26, 2005 10:23 AM

To: Lee, Gary

Cc: Andre Bouffard; EAS@Rackemann.com

Subject: RE: Ace/Home

Gary:

Equitas has produced all documents called for by the Order/Guidelines. In producing, we used the expansive definition of "relied upon." The redactions do not form a part of the information Mr. Williams relied upon.

Jack.

----Original Message-----

From: Lee, Gary [mailto:Gary.Lee@lovells.com]

Sent: Friday, May 20, 2005 12:03 PM

To: 'Gordon, Jack B.'

Cc: Lee, Gary; Andre Bouffard

Subject: RE: Ace/Home

Confidential

Jack.

We are in receipt of the "supplemental" production by Equitas. In order to determine whether that production is consistent with and indeed complies with the Order of May 12, 2005 (and without waiving Equitas' jurisdictional objection), please provide us with the following confirmations:

1. Equitas has produced all documents relied upon (as the Court explained that term) in devloping Mr. Williams' Affidavit.

determine whether that production is consistent with and indeed complies with the Order of May 12, 2005 (and without waiving Equitas' jurisdictional objection), please provide us with the following confirmations:

- 1. Equitas has produced all documents relied upon (as the Court explained that term) in devloping Mr. Williams' Affidavit.
- 2. The redactions in the original and supplemental production do not form part of the information Mr. Williams relied upon in developing his affidavit.
- 3. All internal Equitas documents relating to the subject matter of Mr. Williams affidavit have been produced we have seen nothing apart from Mr. Williams notes.
- 4. All external advice received by Equitas relating to the subject matter of Mr. Williams affidavit have been produced we saw nothing in what you produced.

Regards,

Gary S. Lee Lovells 900 Third Avenue New York, N.Y. 10022 Tel. (212) 909-0604 Fax. (212) 909-0666 E.mail: qary.lee@lovells.com

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