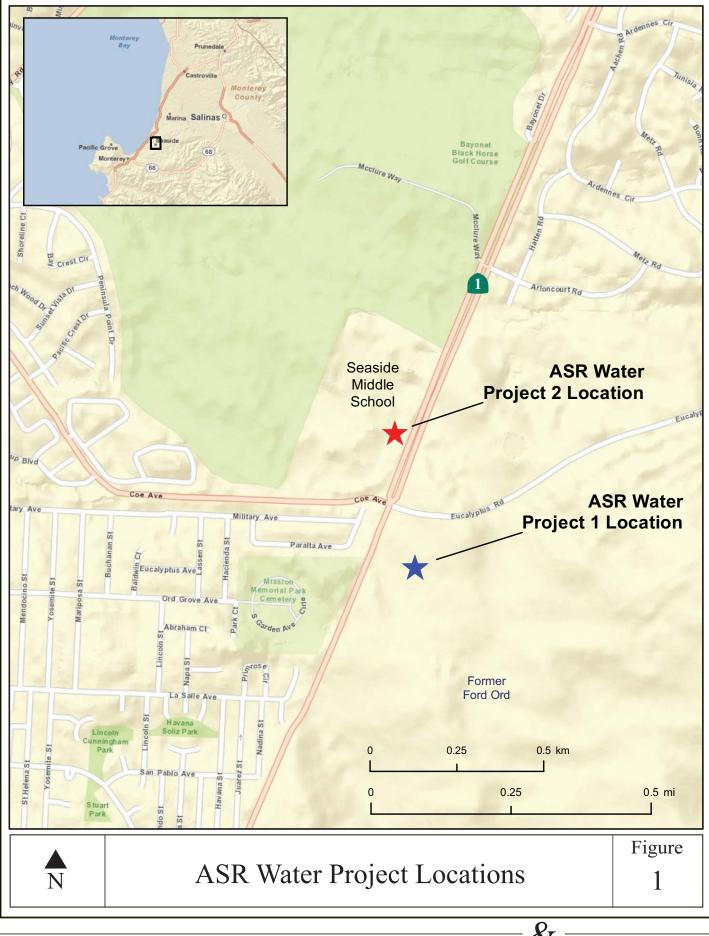
EXHIBIT 16-D



DENISE DUFFY & ASSOCIATES, INC.