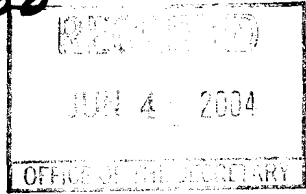


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Staretta Moffatt
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May 28, 2004

S7-06-04

United States
Securities And Exchange Commission
Office of Investor Education and Assistance
450 Fifth Street, NW
Washington, DC 20549

JUN 03 2004
SECURITIES & EXCHANGE COMMISSION
OFFICE OF INVESTOR
EDUCATION & ASSISTANCE

RE: YOUR LETTER DATED FEBRUARY 12, 2004

First of all I regret, that it has taken me sometime to respond to *your letter dated February 12, 2004, wherein you stated: "We need your help."* In addition, your letter was regarding "SEC's Proposed Mutual Fund Disclosure Forms – SEC File No.S7-06-4." I agree that Brokers should be required to "disclose more information about costs and potential conflicts of interest to investors who purchase mutual fund shares, variable annuities, "529 plan" shares, and certain other investments.

You requested that I assist you and what I propose to be added within SEC's Proposed Mutual Fund Disclosure Forms, is that Brokers certify their disclosures under penalty of perjury about costs, potential conflicts that exists and that the following statement be included within SEC's Proposed Mutual Fund Disclosure requirement as follows:

- **I hereby certify under penalty of perjury that I am the Broker responsible for disclosing costs and potential conflicts of interest as it relates to any mutual fund shares, variable annuities "529 plan" shares that you have purchased with our firm. I also certify that I am authorized and approved Broker to make such disclosures and have not violated any of the provisions of SEC' Mutual Fund Disclosure requirements regarding your purchase(s).**

Please accept my delay, with my response to SEC and hope that my above suggested language can assist your office. Also, for your convenience I have provided to you, a copy of your letter dated: February 12, 2004, addressed to me.

I do look forward to hearing back from you, as to your thoughts of my proposed language to be inserted with SEC's Proposed Mutual Fund Disclosure Form requirements.

Sincerely,

Staretta Moffatt, Law Student / Paralegal

ENCLOSURE (1):