



July 8, 2010

Dear Mrs. Mary Ferguson, Mr. Matthew Ferguson, Mary Kate, Matthew, Terry, Tim, Andy and extended family and friends of Mike, Theresa and Margaret,

It was with tremendous sadness that we learned the news of the untimely and tragic passing of Mike and Theresa and Dr. Smith. Our sense of loss is hard to put into words and we share with you a grief that may seem nearly impossible to bear at this very difficult time. All our thoughts and prayers are with you, the family and friends that Mike and Theresa loved so very much.

I thought first to let you know how much we valued Mike as a very dear colleague, but it would be remiss of me to not speak first and most importantly of the deep love and affection we had and will always have for your son, brother, uncle and friend. He was a beautiful human being and we shall be forever grateful that he shared 15 years of his life with us.

Mike was the heart of our platform. He was kind, compassionate and empathetic towards us all. I am sure that these attributes are reflective of the wonderful parents and family who raised him so well. He was also blessed with a rather amazing sense of humor.....something that always got our teams through the challenges of the business and real world. Mike was a good manager who offered his colleagues meaningful careers and in turn, his colleagues loved working with and for him. Mike was also someone that I could always rely on, to get me through my own challenges be they personal or business. I shall never forget him nor the sound of his wonderful laugh. We were so very blessed to have him in our lives, and now we are so very inspired to live the way Mike and Theresa did- with an open heart, a kind laugh and a truly human touch.

We are privileged to have been part of Mike's extended family here at BNP Paribas. Please know that we shall always be here to support you, and to share and preserve and to celebrate Mike and Theresa's lives with you. May they always remain a sweet memory in your hearts. And may the light that was Mike and Theresa, now shine upon you and all who you hold so very dear. Mike and Theresa shall always live in our hearts.

With deepest sympathy,

Marc Fontaine

Managing Director/Platform Manager Commodity Derivatives-Americas