

## **EXHIBIT 18**

### **Adverse Findings**

**Halyard Capital Fund, L.P.** (“Halyard”) appoints one of the Directors under the terms of the LLC Agreement. Halyard has previously reported the following to the FCC:

On May 3, 2002, the Illinois Department of Human Rights found substantial evidence with respect to Charging Party's claims of age, race, and sex discrimination (IDHR #2001 CA 1936) by Harris Financial Corp. (formerly Bankmont Financial Corp.), an entity in the ownership chain of Halyard. The case remains in litigation before the Illinois Human Rights Commission, ALS #11795. No final determination has been made.

On September 11, 2002, the Equal Employment Opportunity Commission made an adverse administrative determination against Harris Financial Corp. (formerly Bankmont Financial Corp.) regarding age discrimination in connection with a promotion case (EEOC #210A201623). The parties are currently in conciliation with the EEOC. No final determination has been made.