

EXHIBIT 20

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 Bankmont Financial Corp. (“Bankmont”), 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 Bankmont 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.