

"Given your e-mail message below (and your numerous recent attempts to contact Marlin officers), please be aware of the following:

"Marlin does not make any official statements to the press about financial, personnel or other matters. As a public company subject to Regulation FD, we have determined that the best course of action is to release material news through the methods set forth in the securities laws, such as the Form 8-K.

"Marlin has (and will) take all necessary steps to protect and defend its employees from public comments that are untrue, disparaging and/or damaging to the employee's (or Marlin's) reputation.

"Consistent with Item 1 above, you do not have my permission to publish any part of this e-mail. "