From: "FFF LLL" <FFFLLL@yahoo.com>

To: <<<<>>>>>

Subject: Investment Offer

Reply-To: "FFF LLL" <FFFLLL@occtreasury.zzn.com>

Greetings to you. I am Stephen Lybarger, Director, Financial Analysis of the Office of the Comptroller of the Currency. I came across your contact address in a recent trade directory and decided to contact you for this offer in strict confidence.

I am making this proposal on behalf of my humble self and two of my colleagues both of whom are very trusted. We are soliciting your assistance for helping us to invest US\$44million we have within our reach for private investment purposes.

This amount was accrued from excess in National Inter-bank Fluctuation of Money Market during the 2nd fiscal year of 1997 and has since been deposited in a Treasury House in Europe. The goal for creating this fund was to invest the money for our private intention. There is no record for these funds and in conjunction with my colleagues, we have designed a scheme to invest the proceeds. With the monetary and financial instruments at our disposal we have set aside the funds to care of our personal interest.

Toward realizing this goal, we are prohibited under the law to have such money in our names because of our office work. Due to this restriction, we decided to look for a reliable partner who will go to the treasury house in Europe with one of my representative and provide a good account to lodge these funds and to take control of this fund on our behalf prior to its disbursement. We are willing to offer you 25% of the total amount paid into your account. My colleagues and I will take the balance 75%.

Prior to the lodgment, we hope to exchange an adequate memorandum of understanding to guide both your and our interest in this Project.

You are however required treating this offer with the strictest confidence. We wish to assure you that we have perfected all arrangements necessary for a hitch-free conclusion of this transaction.

I await your immediate response through my fax no. 1 (206) 3385779 on my attention and send us your confidential fax and telephone numbers for speedy correspondence.

We'll highly appreciate it if you treat this business with the strict confidence it demands.

Best regards

Stephen Lybarger