Comptroller of the currency Independence Square, 250E Str. SW Washington, DC 20219-0001 dministrator of National Banks

Ref: OCC/US GOVT/PMT30601

03/06/2001

Telephone: 651-324-1172 Ext. 9393

Website: www.öcc.treas.gov

Circular To All Foreign Contractors

Attention: (

Dear Customer.

Telegraphic Transfer of US\$41,500,000.00 Via Federal Reserve Bank of New York in Favour of Economical Consumer Investments, Inc.

Your fax of 03-05-01 was received with great disappointment, we were contacted by the in-order to offset your outstanding payment (Onhold). Visit our Website: http://www.occ.treas.gov Customer Assistance for more information, you will appreciate our ability and preparedness to offset International payments (Onhold). The Office of the Comptroller of the Currency (OCC) regulates only NATIONAL BANKS and International payments (Onhold). Your ignorance of the existence of the (OCC) is rather unfortunate.

We are delighted to inform you that we are in receipt of your payment from the Federal Reserve Bank of New York with an instruction to credit your account. Unfortunately, the credit advice instruction requires you to pay 1% US\$415,000.00 (Four Hundred and Fifteen Thousand, Dollars only) for International Conversion Distribution Charge. Your account will be credited upon receipt of the International Conversion Distribution Charge paid to the below account of the Federal Reserve Bank of N/Y, National Distribution of Foreign Currency.

Federal Reserve Bank of New York N/Y 33 Liberty St, N/Y 10045 U.S.A.

Our predicament to ensure customers around the globe experience business as usual, as Administrator of National Banks, we understand the enormous effort our customers have encountered and we have developed the appropriate framework for implementation, executive oversight, and resource management to help ensure The Comptroller of the Currency's rendiness to assist our customers worldwide.

The Comptroller of the Currency, Administrator of National Banks, do not entertain any telephone conversation with customers or receive any correspondence via mail for further enquiries, please bear with us, this has been our procedures when we are dealing with huge amount usually above U\$\$10,000,000.00. Failure to pay your ICDC of U\$\$415,000.00 to the Federal Reserve Bank of New York, National Distribution of Foreign Currency within 48 hours, your payment scheduled for this quarter will be automatically cancelled.

The Comptroller of the Currency, Administrator of National Banks, remain communicated to our financial principals. We hope you will benefit from our team of experts.

Thanks, John D. Hawke Jr.

The Comptroller of the Currency, Administrator of National Banks,