



## To Whom It May Concern

June 13,2001

Please be advised that Mr. Ron Lawson, the Gold Shield Group and Gold Shield Investigations has performed our exclusive outside due diligence investigations on behalf of my company, Bank Management Systems and BMS Financial, since 1988.

The due diligence investigations, both financial and background investigative, have been conducted worldwide and have included traveling to Hong Kong, Shanghai, Tokyo, Mexico City, Canada, several areas in the Caribbean and several countries in Europe.

Mr. Lawson's investigations have been thorough and comprehensive. We have always relied upon him to provide the detailed documentation that we require.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Dennis Reese', is placed below the word 'Sincerely,'.

Dennis Reese  
President