

July 24, 2002

Re: Union Lending, Inc.
ID # 65-0988026

To whom it may concern:

We spoke to Barbara in reference to the above-mentioned corporation that it was showing as inactive. She said to send a check for \$300.00. We never received the form for renewal and we didn't know that it was not active. Please if the late fees can be waived we will really appreciate it.

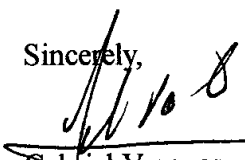
If you can verify our address is:

10691 N. Kendall Dr. #308

Miami, FL 33176

Thank you for your attention.

Sincerely,



Gabriel Vasquez
President