OFFICER OR DIRECTOR

9-10-02 850-209-2090

changed, or on an attachment with

SIGNATURE:

November 7, 2002

To whom it may concern,

J. E. Picarelli Inc. never received the first notice for the UBR. When we received the second notice for \$550.00 we were not aware that a first notice for \$150.00 existed. Due to a serious decline in business after the second quarter, the corporation did not have \$550.00 available.

I called in on September 3rd to talk to a representative. I told her that the corporation was having financial difficulties and asked what other arrangements could be made. She told me that if it was late it was not a problem. I asked if I would have to send \$750.00 and she said no, just send \$550.00 as soon as I had it and that would be fine.

On October 13th, I sent the \$550.00 and a few days later my check was returned to me with a note that said I owed \$750.00. The same day I received that, I called in and heard the recording that it could be waived if I hadn't received the first letter. I asked the gentleman if there had been a letter sent out before the letter for \$550.00. He said yes there was and it was originally for \$150.00 and that if I had not gotten it to just send a letter stating that, with a check for \$150.00 and they would waive the extra \$400.00 charge.

The next day I did just that. A few days later I received a receipt for the check for \$150.00 and a letter stating that I owed \$600.00 more dollars.

Your representatives clearly gave me false information on two occasions. The first time, I called in I was told that "if it was late it was ok" that was not true. She could have said if you send \$150.00 now we will accept it. I would have gladly done so immediately and we could have avoided this whole ordeal.

The second misrepresentation was the second time I called in and was told "no problem if you didn't receive the first letter just send in \$150.00 and a letter stating you did not receive the first letter and we will waive the \$400.00 fee".

The facts here are this, I called in before the September 13th due date and was given wrong information by your employee. Then called again and was given even more wrong information by a second employee.

I do understand that there are policies, but in situations where information is conflicting I would hope that it would be taken into consideration.

Thank you for your time and attention in this matter. If you can help it would be greatly appreciated.

Jason Picarelli, President J.E.Picarelli Incorporated