

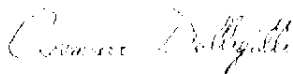
2012

June 26, 1997

To whom this may concern,

Please excuse this late payment. My Accountant just brought this to my attention. This is a very small and very poor "one man operation". This was an oversight on my part due to personal tragedy in my family. I would appreciate it if this one time you would accept the normal fee (which is enclosed) with my sincere promise that this will not happen again.

Sincerely,



Carmine Delligatti
Buyers Network, Inc.