

May 4th, 1999

Law Offices of Jimmie B. Bandgren
454 South Pasadena Avenue
Pasadena, Ca. 91105
Bar No: 146567
Voice: (626) 449 8998
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Case Number: LA98-49907VZ
Nordstrom National Credit Bank
vs William J. Huynh aka Mau Duc Huynh
1807 Harwick Avenue
LongBeach, Ca. 90807

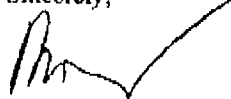
Attention: Mr. Hector Ledejan

Per our conversation this morning, I'd like to document our agreement.

Mr. William J. Huynh, aka Mau Duc Huynh had cosigned for his daughter-in-law, Ms. Le Kim Hao, SSN 625-26-4275 at 1807 Harwick Avenue, Long Beach, Ca. 90807 the use of the Nordstrom National Credit Bank credit card. Both had since declared bankruptcy. Our agreement is to pay the total of two thousand dollars (US \$2,000.00) with monthly payment of \$50.00. Ms. Hao and her husband, Mr. Hung Wong of the same above address will make the payments. There shall be no interest accrual.

We are waiting for your approval letter.

Sincerely;



Michael Wyn,
Son of Mr. William J. Huynh
Voice: (303) 545 6677
Fax: (303) 473 0836
email: mwyn@mindspring.com

copy

We will send an agreement in writing in
the next couple of days.

Hector Ledejan