

September 12, 2000

Dear Aunt Quong (Michael's wife)

We thank you very much for allowing us to delay our loan payments to you until March 1st, 2001.

For the Record: So far we had paid eight (8) payments of \$1,237.00 each (\$900.00 + \$337.00).

There are twenty-eight (28) payments of \$900.00 each and fifty-two payments of \$337.00 each, left to be paid again starting March 1st, 2001.

We're always reminding each other the fact that without your help, we would never be able to buy a house.

Thanks a million,

Haji and Lisa M. Le

Haji / Lisa M. Le