September 15th, 1997

Mr. Greg Bornstein Farmers Insurance 22850 Crenshaw Blvd. # 203 Torrance, Ca. 90505

Voice: (310) 325 4411 Fax: (310) 325 7037

Re.: Property at 24041 Via Coruna Mission Viejo, Ca. 92691

Policy: 29-913 126827

I have agreed to take over the mortgage, tax, and insurance payments for my sisters Loan M. Le and Danielle Huynh. Please send all correspondence to me. Thanks.

Michael Wyn 400 Christmas Tree Drive Boulder, Colorado 80302

Voice: (303) 545 6677 Fax: (303) 473 0836

Sincerely;

Michael Wyn

Michael Wyn