

May 7, 1999

1999-7-2-15

Item 4(c)

BY FACSIMILE

Michael Vern
Federal Trade Commission
Room 302
Washington, DC 20580

Re: Confirmation of Conversation Pertaining to Potential 4(c)
Document

Dear Mr. Vern:

Please accept this letter as confirmation of our discussion on Thursday, May 6, 1999, in which you advised that a document stating only that a transaction may present an unidentified problem concern is not a 4(c) document and does not have to be submitted along with a Transaction

The document in question contains no such information and therefore would not be a 4(c).

I truly appreciate your time in addressing this issue. Please contact me promptly.

Sincerely yours,

AGREE - This is NOT a 4(c) Document.

Michael Vern 5/10/99