

February 5, 2001

Re: Robert Bohem

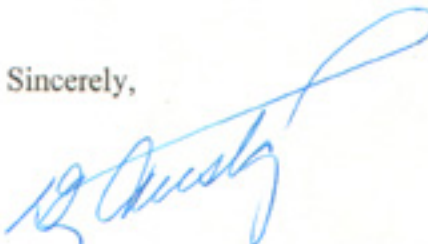
To Whom It May Concern:

Mr. Bohem has been known to the undersigned since 1985, when he established a banking relationship at this branch.

He has maintained various personal and business deposit/loan accounts, all of which have been handled in a satisfactory manner and as agreed.

You may contact me with any further questions at (949) 951-6734.

Sincerely,



D.R. Austgen
Vice President/Manager
Wells Fargo Bank
15771 Rockfield Blvd.
Irvine, CA 92618