



FROM:
Credito Y Caucion, S.A.
Jose Antonio Merodio
International Collection Manager

Dear Mr. Gillman:

After your recent visit to our office in Madrid, I reviewed the performance of the collection agencies and attorneys that we use worldwide in collection our delinquent accounts.

I am extremely pleased to advise you that your agency has been most successful in terms of collection, the speed in which the claims are collected and your reporting to us on the progress of each account.

I want to take the opportunity to thank you very much for your efforts on our behalf over the past twenty (20) years, and we look forward to many, many more years of successful collaboration.

Best Regards,

Jose Antonio Merodio
Credito Y Caucion, S.A.
International Collection Manager