Mr. Eugene Wyse First Bank 3212 NE 49th Bloomtown, IL 60540

Dear Mr. Wyse:

Thank you for spending time with me yesterday and discussing our proposal for a line of credit.

If we can be of any assistance, please let us know. Since the idea of manufacturing this clothing was sparked by the windsurfers themselves, we feel sure that the products will be well-received by the sailboard world.