

By FAX

Andrew E. Firer
P.O. Box 7206
Incline Village, NV 89452
1/15/05

To: Julia Simonini 415-~~835-8345~~ 395-1504
Halal Koc
Matthew Kernan

Re: LOA - Transfer \$46,800 from 219561669
to 219624806

Gentlemen:

Effective immediately, please transfer
\$46,800 (Forty-Six Thousand Eight Hundred Dollars)

From Acct 219561669 (Secondary Post Nuptial Agreement Acct)

To Acct 219624806 (Andrew E. Firer Trust)

This amount is reimbursement for taxes
at a 16% rate on the \$292,500 dividend from
Washington Mutual received in 219561669 on
Nov. 15, 2004.

Please let me know by email (nvskibum@att.net)
when the transfer is completed.

Thank you,

Sincerely,
Andrew E. Firer