

Sumitomo Bank of California

611 West 6th Street
Suite 3900
Los Angeles, CA 90017
213/362-5750

Business Lending Division

April 18,1996

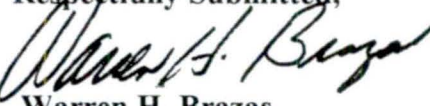
From: Warren H. Brazas
Vice President and
Business Development Officer
San Diego/Orange County

To: Ole Larson
Executive Vice President
& Division Manager
Branch Banking Division

Thomas Okamura
Vice President
& Manager
Los Angeles Business Lending Office

Effective today April 18,1996, I deeply regret that I must resign from Sumitomo Bank of California. The primary reason that I am leaving the Bank is to take the position of Executive Vice President and Chief Financial Officer for one of our customers,Dolphin Industries Inc. here in San Diego. This will still be advantageous for the Bank because I will be able to grow the company and thereby increase the Credit and Deposit relationship which I have helped establish with Sumitomo Bank of California. The Bank has treated me very well and I deeply appreciate the fine people with whom I have worked. I believe that I have aided greatly in the growth of the Bank by booking over \$10,000,000 in Commercial Credits, \$5,000,000 in deposits,and by giving the San Diego Branch numerous referrals which resulted in several million dollars of loans and deposits including two SBA/CRA loans consisting of an aggregate of \$1,250,000.

Please accept this as my two week notice of resignation.

Respectfully Submitted,

Warren H. Brazas
Vice President
Sumitomo Bank of California