

July 10,1996

Mr. Eric Vickers
Vickers & Associates
7171 Delmar Suite #101
St. Louis, Missouri 63130

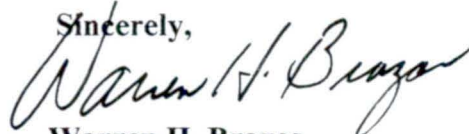
Dear Mr. Vickers;

Sorry that this took longer than I had planned. I wanted to give you as complete a package as possible so as not to waste your time. Please let me know if you are interested in taking this on. Sumitomo Bank should not be allowed to go unpunished for their blatant racism and violation of basic civil rights. I am enclosing a copy of my current resume' so you have some background on me. In addition to what appears on the resume, I also was a teacher and Vice Principal for 10 years. I also am a retired United States Marine Corps Reserve Lieutenant Colonel. I hold the Navy Marine Corps Medal for Heroism in Vietnam, the Naval Commendation Medal with Combat "V", the Combat Action Ribbon and many other individual and unit awards.

My wife is a Vice President and Business Development Officer for the Commercial Business Group for Bank of America in San Diego. We are very well known and highly respected in the community. I have lived in San Diego for 26 years and my wife is a native San Diegan.

Should you decide to take this on, please send me an engagement letter outlining your requirements, etc. I am assuming that this would be undertaken on a contingency basis. I also have another friend of mine who is a Black gentleman at Sumitomo Bank who we need to discuss. Please call me should you have any questions.

Sincerely,



Warren H. Brazas