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July 13, 2000

Irving Ayash
Ideal Management
14 Albert Leonard Rd
New Rochelle, NY 10804

Dear Irving:

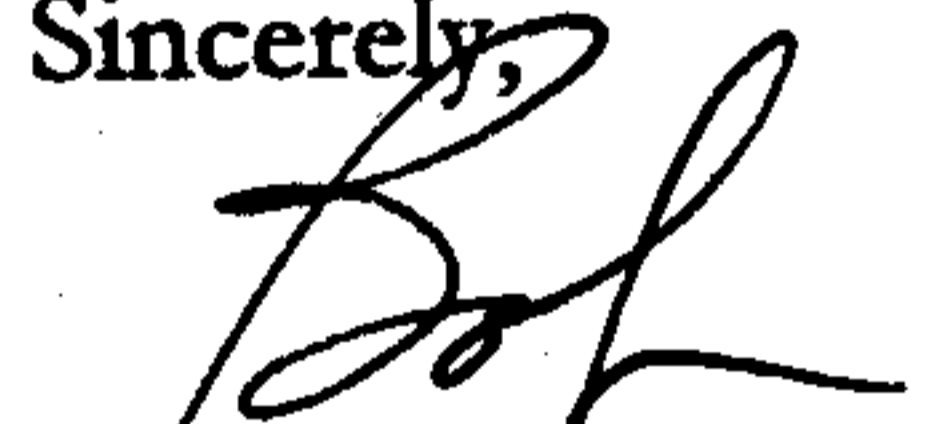
It was a pleasure visiting with you in Memphis yesterday. Your insight into our business needs is a refreshing change from the approach I have seen too much of in the credit industry.

I want to take this opportunity to express to you, again, my appreciation for what you have accomplished on my company's behalf. I know that the nature of our business creates a challenging credit circumstance. Without your timely aid in structuring our current financing package we would not have been able to continue to grow the business and were in grave danger of not being able to meet our cash needs:

- *You did what you said you would do;*
- *And you did it in record time.*

Thanks. Let's get on to the next deal.

Sincerely,


J. Robert Towery
President