To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy Statement and Signature of the original document. November 1, 2001

Stewart J. Bellus

Name of Person Signing

& Bellus

Signature

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MICRO LETTER OF CREDIT	35	1,438,784
PAYMATICS	36	1,379,542
REMEMBERYOU HAVE A FRIEND AT THE CHASE MANHATTAN BANK	102	788,293
SAVINGSPASS	35	1,294,882
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