November 20, 2000

Mr. Brent Ulmer Vice President National Bank of Alaska Corporate Headquarters P.O. Box 100600 Anchorage, AK 99510-0600

Dear Mr. Ulmer

Upon receipt of this letter and the attached documents would you please transfer \$70,000 to checking account

We have decided not to use the "overdraw" option.

Please also deduct the \$500.00 appraisal fee and the \$100.00 origination fee from our account.

Thank you for your help.

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DEFENDANT'S
EXHIBIT
282
EVC.00 XA:225