

EARL F. HILLIARD
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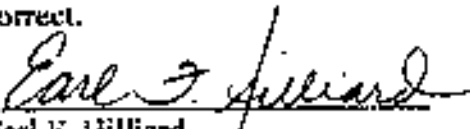
April 9, 1997

Mr. Ralph L. Lotkin, Esq.
Cochran & Lotkin
201 Massachusetts Avenue, N. E.
Washington, DC 20002

Dear Mr. Lotkin:

I am a partner in Birmingham Greater Golf Associates, Inc. In response to your request, please be informed that for the calendar years 1992 through 1997 inclusive, Birmingham Greater Golf Associates, Inc. had a negative book value which was also reflected in forms filed with the Internal Revenue Service.

I certify and affirm pursuant to penalty of perjury that the foregoing is true and correct.


Earl F. Hilliard

4/9/98
Date