



April 6, 2000

To: Prospective Customer Accounting Department
From: Marilyn Bardash, CFO
Subject: Integrated Solutions & Systems Credit Policy

Currently Integrated Solutions & Systems requires the following items be completed before we can evaluate extending credit to a potential customer:

- 1) Return of completed credit application.
- 2) Potential customer must have references with a 1 year credit history minimum.
- 3) Trade references must show an existing credit equal to the applied for amount.
- 4) Trade references must show a prompt payment history.
- 5) Bank and vendor histories must not show insufficient funds events.

If any of the above terms are not met, Integrated Solutions & Systems reserves the right to refuse credit terms. All foreign sales not approved for credit must be cash in advance. All domestic sales not approved for credit must be cash in advance or C.O.D. at our discretion. C.O.D. requires either cashier's check, certified check or money order and will be requested at our discretion. With advance approval, Integrated Solutions & Systems may accept a company check for C.O.D. payments.

When credit is extended, the attached terms and conditions apply and supercede all other agreements.

Thank you for considering Integrated Solutions & Systems. I hope that our credit and payment policy is clear and concise. Our goal is to provide products and services that exceed industry standards.

Please feel free to contact me if you have any questions.

Sincerely,

Marilyn Bardash
Chief Financial Officer

Integrated Systems & Solutions, LLC