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March 28, 2002

Mr. J. Robert McBrien
U.S. Department of the Treasury
Washington, D.C.

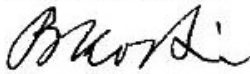
Dear Mr. McBrien:

I am happy to submit this letter to you at the request of Mrs. Ljiljana Radenkovic.

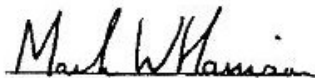
Sometime in early 1996, Mrs. Borka Vucic, Mrs. Ljiljana Radenkovic and I were together present in law offices in the City of London, which law offices were acting upon instructions of or otherwise working for or with Tassos Papadopoulos and Co. (Cyprus). I was the managing director of AY Bank Ltd. during early 1996.

At the law offices, Mrs. Vucic, through solely her initiative, insisted that Mrs. Radenkovic sign a document (the "Document") (copy attached) regarding a company called Antexol Trading Limited. Mrs. Radenkovic initially refused to sign the Document but later, reluctantly, did so yielding to pressure from Mrs. Vucic. I observed that Mrs. Radenkovic was upset at having signed the Document. In an effort to calm Mrs. Radenkovic and concerned that Mrs. Radenkovic had signed the Document against her will, I suggested that the Document contain an additional statement and asked Mrs. Vucic to confirm such statement. Accordingly, the Document contains my hand-written statement: "Signed at the request of Mrs. B. Vucic". Mrs. Vucic confirmed this by signing below this statement.

Attachment (the Document)



Budimir Kostic



Attestation to the authenticity of
the above signature by a notary public
or other equivalent official

**HARRISONS
SOLICITORS**

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BELGRADE 11,000
YUGOSLAVIA.
MARK HARRISON
SOLICITOR