

Atria Capitol Corp.  
Attn: Robert Rondinella

August 16, 2006

RE: Loan

Dear Mr Rondinella:

This letter serves as A Notice that

I Jose Higia will not go forward with  
the terms & conditions you have offered me  
in which are either a 3year loan  
for \$1700+ per month or a 5yr loan  
for \$1200+ per month. The reason is on  
7/28/2006 I agreed to a 60 month loan agreement  
with a monthly payment of \$1,171.59. As stated  
in the proposal I will be reimbursed in a  
timely matter my commitment fee because I  
am not interested in having a monthly payment  
of more than what I had signed for.

Thank you.

Jose Higia



**PROPOSAL FOR  
CREDIT APPROVAL**

Date: July 26, 2006

**OFFER TO OBTAIN CREDIT APPROVAL UNDER THE FOLLOWING TERMS AND CONDITIONS:**

Customer: Cherry Cleaners

Equipment: 2001 65lb Techne Dry Clean

Approval Amount	\$50,000	Term in Months	60	Interest Rate	<i>here</i>
Term in Months	60	Advance Park	2	Option	\$1.00
Monthly Payment:	\$1,071.59				

**CONDITIONS:**

- \* No adverse material changes in financial or credit condition of Customer prior to funding.
- \* Personal guarantees of principal.

**DOCUMENTATION:** Customer shall provide all standard documentation to Atria Capital Corp. (Lessor's) request, which shall be subject to final approval by Lessor, including but not limited to personal guarantees from the stockholders of the corporation to pre-prioritize an unsecured loan. Standard documentation fee is \$125. A inspection is required. Customer will be billed for \$125.00 in cover report costs.

**EXPENSE DEPOSIT:** A Commitment Fee of \$2,343.18 first and last payment (having 45 payments in due after Lessor receives his Payment when accepted by Customer). Once this fee is received by Lessor, Lessor will investigate Customer's credit for the purpose of providing Customer with final approved and booking terms. No interest will be generated without receiving the Commitment Fee. If, per funding, the Commitment Fee will be unconditionally advanced rentals and/or up front fees on the equipment, if the non-payment shall however at the election of Lessor, for reasons other than Customer's failure to abide by the Conditions herein, Lessor will require the Commitment Fee from the Customer in timely manner. If the initial approval deadline expires prior to funding due to Customer's delay in providing necessary documentation to Lessor's request, the Commitment Fee shall be considered earned by Lessor. Customer agrees that in any dispute arising out of or related to this Proposal, venue and jurisdiction shall be exclusively in the state and/or federal courts having jurisdiction in Monmouth County, New Jersey. Customer and Lessor agree that New Jersey law shall govern any dispute arising between the parties.

The terms of this proposal are subject to Lessor's receipt of the Commitment Fee, along with the executed document in our office at 120 P. Hwy 28 Suite 15, Manahawkin, NJ 08736 by July 31, 2006. Once received in its Office, this proposal will be deemed valid. Customer acknowledges, by signing this proposal, that he agrees to the process of obtaining customer financing, if agreed to, and to lease the equipment with Lessor for the purpose of obtaining such financing by signing below the undersigned individual, who is either a principal of the Customer or a principal of the Customer's proposed obligor(s), if applicable, who has the authority authorized to sign this document on behalf of Customer. Customer further certifies Lessor and its proposed obligor(s) to review his/her personal credit report profile from a national credit bureau to review credit profile for Customer. Such analysis would extend to obtaining credit profile for the purposes of applying, requesting or extending credit or addition of credit, and for the purpose of collecting any delinquent balance in the event the financing is approved and booked. A photostatic or facsimile copy of this Proposal shall be valid as an original. All terms and conditions contained herein are not exclusive by Customer in any manner, or if the proposed lease option is not accepted at the election of the Customer for any reason, the Commitment Fee shall be retained by Lessor as compensation for its expenses incurred in investigating the terms of the Customer and in connection with the cost and expenses of the Lease, including potential overhead expenses and lost profit on the transaction. Adverse material changes in financial or credit condition of Customer before and/or during the term of this proposal will only be cause for revoking of Lessor's credit approval. Customer agrees that this Proposal is the sole agreement between the parties and is conditioned on Lessor approving any other proposals submitted simultaneously or concurrently hereto.

**CUSTOMER HAS READ AND UNDERSTOOD THE ABOVE TERMS AND CONDITIONS AND AGREES TO BE BOUND BY SAME**

Cherry Cleaners

7/28/2006 Jaxx Moyer  
Date

Commitment Fee \$2,343.18

First & Last Payment

\$2,343.18

After this was sent to us and we sent the \$2,343.18  
we were told a 3 year term was all they could actually  
approve us for. At that time we requested in writing to cancel.

Amount: \$2,343.18  
Account: 781509480  
Bank Number: 05390448

Sequence Number: 6700828233  
Capture Date: 08/01/2006  
Check Number: 236

\*0539000236\*  
08/01/2006  
66345645L2

This is a LEGAL COPY of  
your check. You can use it  
the same way you would  
use the original check.

Notation/Signature

236

JOSE A. MEJIA 6-02  
100 E. ZAHIDA LANE RD.  
OCEANSIDE, CA 92041

on 7/27/06

To Atria Capitol Corp. \$2343.18  
For Two Thousand forty-three dollars & 18 cents  
Bank of America  
Attn: Bank of America Jose A. Mejia  
0539044836 0007815094800 0236

460539044836 0007815094800 0236 00002343187

317 100

SPL 0064322330  
2068785 P9  
02/27/2006

>031201360C  
COMMERCE  
CHERRY HILL, NJ

PMT TO THE ORDER OF  
ATRIA CAPITAL CORP  
ATM DEPT - NY  
ATTN: BANK OF AMERICA

ATTN: BANK OF AMERICA  
ATTN: BANK OF AMERICA  
ATTN: BANK OF AMERICA

Do not endorse or write below this line.

57999000000

**ATRIA CAPITAL CORP.**  
1208 HWY 34 SUITE 15  
MATAWAN, NJ 07747

**FAX TRANSMISSION**

To: George Max  
Company: Crystal Cleaners Distributor  
Fax: 243-679-3193

Date: August 18, 2006      Time: 3:30 PM

RE: Jose Mejia dba Cherry Cleaners

Please provide us rating on the above named customer.

You have our assurance that your reply will be treated confidentially and that the information you provide will be used only by us to assist us in serving this applicant.

Please note that a new application is pending this rating and your earlier response would be most appreciated. Please return your reply by FAX to 732-583-1800. Thank you for your assistance.

**LOANS/CREDIT LINES/LEASES**

Account number X34545  
Opened \_\_\_\_\_  
High Credit \_\_\_\_\_  
Terms \_\_\_\_\_  
Balance \_\_\_\_\_  
Last Paid \_\_\_\_\_  
Next Due \_\_\_\_\_  
Rating \_\_\_\_\_  
How Secured \_\_\_\_\_  
Guarantors \_\_\_\_\_  
Comments \_\_\_\_\_

**COMMERCIAL**

Account number X34514  
Opened \_\_\_\_\_  
High Credit \_\_\_\_\_  
Terms \_\_\_\_\_  
Balance \_\_\_\_\_  
Last Paid \_\_\_\_\_  
Next Due \_\_\_\_\_  
Rating \_\_\_\_\_  
How Secured \_\_\_\_\_  
Guarantors \_\_\_\_\_  
Comments \_\_\_\_\_

Your Name & Title:

Date:

(please print)

From Vendor , First request for credit information was sent to George Harrison @ United Technology Distributors. This is a second request for credit that Robert requested the vendor falsify and that the vendor turned over to us.

Vendor cannot find the original request form from United Technology