WARNING

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For your information and guidance, attached is a copy of the letter of Mr. David P. Myatt, Country Manager, Banque Nationale de Paris, Manila Offshore Branch, advising all local and foreign banks in the Philippines that BNP L.A. CA Draft No. 4147270 dated September 2, 1999 for USD 1,000,000.00 in favor of Ricardo L. Brucal and drawn on Irving Trust Company, New York is not authentic.

Please be guided accordingly.

Adopted: 22 Oct. 1999

(SGD.) AMANDO M. TETANGCO, JR.
Deputy Governor
Banking Services Sector and In-Charge of Research & Treasury

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