

THE QUALITY PROVIDER OF GLOBAL CREDIT MANAGEMENT SERVICES

Agreement for Service

The undersigned hereby employs Graydon America, Inc. to act in its behalf in providing information reports on businesses located in countries throughout the world. Such reports are provided to the undersigned for its exclusive use in supporting decisions in extending credit, insurance, marketing or for credit-related services and for no other purposes.

CONTRACT DATE _____ TYPE OF ORDER: NEW RENEWAL
 TERM _____ SIX MONTH'S TWO YEARS THREE YEARS
 EXPIRATION DATE _____

PREMIUM MEMBER CHARGES: _____ Units @ U.S. \$ _____ per UNIT

UNITS CAN BE USED FOR ALL GRAYDON PRODUCTS AND SERVICES INCLUDING:

- WORLDWIDE CREDIT REPORTS
- ACCOUNTS RECEIVABLE MANAGEMENT SERVICES (INCLUDES FREE GRAYDON FINAL DEMAND)
- COUNTRY ANALYSIS PROFILES
- EDUCATIONAL SEMINARS
- GRAYDON PUBLICATIONS

Yes, I want free on-line access to Graydon Internet Databases.

E-MAIL/FAX SERVICE: All reports delivered by FAX or ELECTRONIC MAIL

EXPRESS SERVICES: INTERNET
 REGULAR Price varies according to geographic region. See Rate Sheet.
 PRIORITY Half normal delivery days, add 5 Units
 URGENT Half priority days, add 10 Units

IMPORTANT: Graydon America, Inc. and the undersigned, by signing this Agreement for Service, agree to and intend to be bound by the terms hereof including the Agreement Terms on the reverse side.

Company Name _____ Cust # _____
 Contact Person _____ Title _____
 Address _____
 City _____ State _____ Zip Code _____
 Telephone _____ Fax _____ E-Mail _____
 Line of Business _____ SIC Code _____ Number of Employees _____
 Print Name _____ Title _____
 Authorized Signature _____ Date _____

Graydon America Inc.
 C/O Export Insurance Services, Inc.
 P.O. Box 11602
 Atlanta, Georgia 30355-1602
 Website: www.exportinsurance.com

Tel: 404/237-3979
 Fax: 404/237-9933
 E-mail: info@exportinsurance.com

Rate Sheet

CREDIT REPORT DELIVERY		URGENT (in days)	PRIORITY (in days)	NORMAL (in days)	UNITS charged
AMERICAS	US / Canada	2-4	5-6	7-10	8
	Mexico / South & Central Am.	3-5	6-7	8-12	12
	Caribbean	4-6	7-12	13-22	14
EUROPE	West*	1-5	6-7	8-12	9
	Scandinavia	1-5	6-7	8-12	12
	East	4-5	6-12	10-22	14
PACIFIC RIM / ASIA	All countries	5-7	8-14	15-22	16
MIDDLE EAST	All countries	5-7	8-14	15-22	14
AFRICA	All countries	5-7	8-14	15-22	14

1. Western Europe: instant delivery through Europe on-line
2. Priority, add 5 units
3. Urgent, add 10 units
4. Number of days is number of working days
5. Listed values are subject to change (also see www.graydonamerica.com)

NUMBER OF UNITS	PRICE PER UNIT IN \$	NUMBER OF UNITS	PRICE PER UNIT IN \$	NUMBER OF UNITS	PRICE PER UNIT IN \$
50	15.75	300	11.50	1500	9.75
100	13.25	400	11.00	2000	9.50
150	12.75	500	10.75	3000	9.25
200	12.00	750	10.50	4000	9.00
250	11.75	1000	10.00	5000 and up	8.75

1. 150 units is the minimum for a two-year contract
2. 300 units is the minimum for a three-year contract

DEBT COLLECTION			
CURRENCY	AMOUNT	COMMISSION DOMESTIC	COMMISSION INTERNATIONAL
US \$	Up to 10,000	18%	30%
US \$	10,000 to 50,000	18%	25%
US \$	> 50,000	18%	20%

1. Graydon charges no placement fee
2. Graydon offers a free final demand

GRAYDON AMERICA, INC. AGREEMENT TERMS

1. All information provided to the Subscriber by Graydon America, Inc. (Graydon) pursuant to this Agreement is for the exclusive use of the Subscriber solely as one factor in supporting credit, insurance, marketing or other business decisions relating to business entities, government or non-profit entities or such entities' employees, officers, directors, stockholders, partners, or proprietors in their capacity as such and for no other purpose. It is expressly prohibited to use such information to engage in any unfair or deceptive practice or to make decisions relating to an individual's eligibility for employment or for insurance or credit to be used primarily for personal, family or household purposes.

2. All information furnished hereunder shall be held in strict confidence and copyright in such information shall at all times remain vested in Graydon. It is expressly understood that the information is only for the Subscriber's internal use and shall never be reproduced, revealed or made accessible in whole or in part in any manner whatsoever to any others unless required by law or for purposes of fulfilling the requirements of an export insurance company (pre-approved by Graydon.) Neither Graydon nor the information provided by Graydon will be identified by the Subscriber as a source reference unless required by law or upon obtaining written permission from Graydon.

3. The subscriber acknowledges that the information provided by Graydon is not the product of an independent investigation prompted by each Subscriber inquiry and is updated and revised on a periodic basis, and that such information may in whole or in part represent or be based on information furnished to Graydon by third parties over which Graydon has no control and may contain expressions of advice or opinion. Accordingly, Graydon does not guarantee or warrant the correctness, completeness, currentness, merchantability or fitness for a particular purpose of the information furnished or the validity of any advice or opinion expressed on the basis of such information. It is expressly understood that Graydon shall not be liable for any loss or injury caused (in whole or in part) by contingencies beyond its control, by its negligent acts of omission or commission or those of its officers, employees or agents in procuring, compiling, collecting, interpreting, reporting, communicating or delivering information. The Subscriber agrees that Graydon shall in no circumstances be liable for any consequential damages suffered as a result of the Subscriber's use of reliance on any information, advice or opinion hereunder.

4. This Agreement is not binding upon Graydon until accepted by it. This Agreement may be terminated by Graydon upon thirty (30) days written notice, in which event it shall be obligated to give the Subscriber a refund for unused units of service. Notwithstanding the foregoing, Graydon hereby reserves the right to terminate this Agreement at any time and without prior notice in the event of a breach of any of the terms thereof by the Subscriber without obligation to refund unused units of service.

5. Subscriber may select a one, two or three year term for the contract as indicated on the face of this document. The number of units selected are purchased on a per year basis and Subscriber will be billed on a contract anniversary date of each year pursuant to the term selected. If unit usage exceeds the amount contracted in a particular year, the following year's units may be used and the amount owing in said following year will immediately become due.

6. Usage over contracted amount: Units of service over the total number contracted for, and available, under this Agreement, shall be invoiced to the Subscriber as used, on a pay as you go basis, at the non-discounted Base Rate of \$18 per unit in effect at the date of this Agreement – unless the Subscriber has signed a renewal Agreement.

7. Usage below contracted amount: Subscribers are entitled to discounts because of their commitment and promise to use a certain minimum number of units, during the Agreement Term. It is understood and agreed that the Subscriber is contracting for the availability, during the terms hereof, of up to the number of units of service specified herein, and the right to use the information supplied. In principle, units purchased must be used or they are forfeited. Graydon America is not obligated to give any refunds for unused units, except as provided herein. While units must normally be used or they are lost, Graydon allows a carry over of units for Subscribers who enter into Renewals, as follows:

a). Units not exceeding 10% of the amount contracted for, but not used during the Agreement Term, will be carried over at a rate of 100%.

b). Units exceeding 10% of the amount contracted for, but not used during the Agreement Term, will be carried over at a rate of 50%.

Unit carry over is allowed when the Renewal is signed on or before contract Anniversary Date.

8. If the terms of payment are otherwise than in full in advance, then if any payment provided for is not made when due the whole amount for the entire term of the contract shall immediately become due and payable. Applicable taxes are not included in the charges set forth on the face of this Agreement and will be invoiced to the Subscriber. Except as set forth in Paragraph 4 above, Graydon is not obligated to give any refunds for unused units of service.

9. Notwithstanding anything herein contained, Graydon shall not be liable to the Subscriber in respect of any failure to perform or delay in performing any of its obligations hereunder.

10. The terms set forth in Paragraphs 1 through 8 apply to all information and business information and business information services furnished to the Subscriber by Graydon at any time, whether or not specifically referred to in this Agreement, whether or not furnished at additional cost and whether or not currently being furnished by Graydon to its Subscribers, so long as not furnished pursuant to another written agreement with Graydon containing an "entire agreement" or "merger" clause. This Agreement contains the entire and only Agreement between the parties regarding the subject matter hereof, and any representation, promise, guarantee or condition not incorporated herein shall not be binding upon either party. No waiver or amendment of this Agreement shall be binding on the parties unless in writing and signed by an authorized representative of Graydon and the Subscriber.

11. The terms set forth in this Agreement remain in effect throughout the contracted duration period running from the Anniversary Date shown on the face of this signed Agreement.