March 8, 2000

Pierrot N. Sammour 5425 Donnefield Dr. Charlotte, NC 28227

Dear Pierrot Sammour,

We received an account opening application from you to open a checking account. We were unable to verify certain information that was provided on your application. Due to this we will be unable to open these accounts for you. If you have any questions concerning this, please call 800-236-8872.

Sincerely,

Christy Waller
Christy Waller

Centura Bank

GOVERNMENT EXHIBIT 18359 Solo34