David A.S. Crofts

23 Brisbane Street, BERWICK VIC. 3806

Super Acc. # 600005935614

Saturday 21st July, 2001

Account Manager

BT Australia Limited Level 24, 367 Collins Street, MELBOURNE VIC 3000

Dear Sir/Madam,

I understand that there is only a Tax Penalty involved in the early collection of my Superannuation. I now want you to post a cheque for the residual amount to the above address.

Yours sincerely

D.A. Crofts

David Crofts.