August 16, 2004

Patti Sullivan
US Chapter 7 Panel Trustee
PO Box 16406
St Paul, Mn 55116

Re: Graham, Jeffrey Scot
Bankruptcy No. 02-94284
Date of Filing 12/17/02

Dear Patti:

Enclosed is a copy of a promissory note signed by Jeffrey Graham. Since Jeffrey Graham signed the promissory note, he is responsible to pay back the loan.

Mr. Graham failed to let me know he was filing for Bankruptcy during December 2002. It was quite by accident that I found this out. According to Bankruptcy rules I think the Estate of Roger Schimke should be reimbursed.

I am referring this to our attorney for review and decided not to withdraw our claim.

Sincerely,

Estate of Roger Schimke
Vernie I Knigge Personal Representative
337 21st St SE, Apt. 1
Huron, S.D. 57350

Telephone 605 353 1836

copy

July 5, 2001 **AMERICAN TRUCK FINANCE, INC.**

Promissory Note

This Note dated above is between Mr. Roger Schimke, (Roger) 6819 E. San Felipe, Scottsdale, Arizona 85258 and American Truck Finance, Inc (ATF) at the below address.

Roger agrees to loan ATF $25,000.00 Twenty Five Thousand dollars in return that ATF will repay Roger a total of $50,000.00 at the end of said term. ATF will use this money to send to Textron Financial as a discovery deposit. Textron will in turn use this as a deposit and return it upon loan application closing. According to Textron, they assure ATF that this process should not exceed 30 full days. At which time this note will become due. This amount of $50,000.00 will be paid to coincide with the closing of the Textron transaction.

Both parties agree they are doing this in good faith and upon approval of both parties this to be construed as legal and binding.

Roger Schimke 7/5/01
Roger Schimke date

7/5/01
Jeff Graham date

1244 Canterbury Road, Suite 300 • Shakopee, Minnesota 55379
atfinance@aol.com • Phone (952) 496-2800 • Fax (952) 496-2807