



株式会社 クロスヴィジョンインターナショナル (CVI)

July 31, 2000

To: Whomever it may concern

Subj: Mr. Tristram Norriss

I am the President & CEO of KK Cross Vision International (CVI). My company is a software development company and we develop and sell software application products to the banks and financial companies in Japan. Some of our customers are NatWest Bank, JP Morgan, Goldman Sachs, Paribas, Fidelity, BMW, Chrysler, and so forth.

I first met Mr. Tristram Norriss in April of 1998. After our first meeting he constantly came to our office to discuss the possibility of CVI developing a software application for his particular financial services. At the time we did not realize we were being lied to by him. Mr. Norriss is a very persuasive liar. He convinced us to start a new company in Hong Kong, since most of the major financial companies that Mr. Norriss was involved with were located there. In September of 1998, we started a company named Event Horizon Limited, of which Mr. Norriss promised to pay half the startup amount. Mr. Norriss never paid this money. He later said the reason was that he had no money. I found this strange as I had heard from his previous partner, Mr. Ronin Harris, that Mr. Norriss had hidden away large sums of money. Nevertheless, I agreed to assist Mr. Norriss by paying him Yen500,000 per month to help him to sustain his living until Event Horizon Limited became profitable. Once Event Horizon started making money, Mr. Norriss promised to pay back CVI. For this reason, Mr. Norriss was hired temporarily through CVI. I did this, starting from September of 1998. Mr. Norriss was subsequently fired in October of 1998 for dishonest behavior within the company. Also, I had received quite a few phone calls from our customers, stating Mr. Norriss was incompetent, as well as people I had introduced Mr. Norriss to, complaining about him. For these reasons and more, Mr. Norriss was fired from CVI due to his dishonesty and incompetence.

It is my strongest opinion that Mr. Norris is a criminal of the worst type. He prays on helpless and honest businessmen to make his living. He has done this repetitively and with no remorse. Mr. Norriss is a devious man and has no moral character whatsoever.

Sincerely,

Jerry Lounsbery
President