



Kenneth L. Lay
Chairman and
Chief Executive Officer

Enron Corp.
P. O. Box 1188
Houston, TX 77251-1188
(713) 853-6773
Fax (713) 853-5313
klay@enron.com

October 22, 1999

By facsimile: 713/216-6817

Ms. Darla Bosky
Client Services Officer, Banking Services Group
Chase Bank
712 Main Street
Houston, TX 77002

Dear Darla:

This letter is to confirm my phone request for an advance of \$500,000 on Mr. Lay's secured line of credit. This advance should be wired today to Bank of New York, ABA 021000018, FBO: Paine Webber, account [REDACTED] 4088, for further credit to: Kenneth L. Lay & Linda P. Lay [REDACTED] 2998-[REDACTED]

Thanks so much for your assistance and should you need additional information please do not hesitate to contact me at 713/853-6464.

Sincerely,


Sally A. Keepers
Financial Coordinator

chasebank.doc

Natural gas. Electricity. Endless possibilities.

LAY-G34 0432