



Kenneth L. Lay
Chairman and
Chief Executive Officer

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December 01, 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 \$1,500,000 on Mr. Lay's secured line of credit. This advance should be wired today as follows:

Bank of New York, ABA 021000018
Paine Webber Inc. account [REDACTED] 4096
Final credit: Kenneth L. Lay & Linda P. Lay
Final credit A/C [REDACTED] 2894 [REDACTED] \$1,000,000
[REDACTED] 2997 [REDACTED] \$ 500,000

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
Sally A. Keepers
Financial Coordinator

chasebank.doc
cc: SBG

Natural gas. Electricity. Endless possibilities.

LAY-G34 0427

GOVERNMENT
EXHIBIT

85

Crim. No. H-04-25 (S-2)



Instructions for Fed Funds Wire Transfers Into PaineWebber:

Bank of New York

ABA # 021000018

PaineWebber Inc.

██████████ 4096

Final Credit: Kenneth L. Lay & Linda P. Lay

Final Credit A/C: ██████████ 2894 ██████████

↙ ██████████ 2894- ██████████ — \$1,000,000 ⁰⁰
██████████ 2997- ██████████ — 500,000 ⁰⁰

216-6817

LAY-G34 0428

Received Time

Dec. 1. 2:58PM

Print Time

Dec. 1. 2:58PM