

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 klav@enron.com

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 4096
Final credit: Kenneth L. Lay & Linda P. Lay
Final credit A/C 2894- \$1,000,000
2997- \$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
Financial Coordinator

chasebank.doc

LBF001-00712

Natural gas. Electricity. Endless possibilities.

LAY-G34 0427

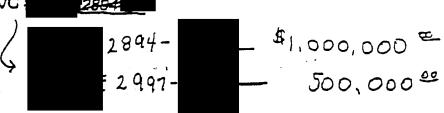


Instructions for Fed Funds Wire Transfers Into PaineWebber:

Bank of New York ABA # 021000018 PaineWebber Inc. 4096

Final Credit Kenneth L. Lay & Linda P. Lay

Final Credit A/C



216-68-17

LAY-G34 0428

Received Time Dec. 1. 2:58PM

Print Time

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