

TheBANKSM of Edwardsville

Main Office • 330 West Vandalia • Edwardsville, IL 62025
Phone 618/656-0057

www.4thebank.com

Member FDIC

August 31, 2001

Illinois Power Company
Attn: Diane Prazma
Maryville, Illinois

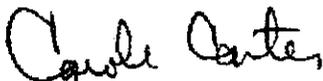
Re: William Shaw Trust 8181
William Shaw, Trustee

Gentlemen:

This letter is to advise you that our Bank is prepared to immediately issue an Irrevocable Letter of Credit in your favor in the amount of \$9,979.19 on behalf of Mr. Shaw as referenced above for the electric and gas utilities to be installed for the Limestone and North Hammington streets in Stonebridge Subdivision, Edwardsville, Illinois, with the following account numbers: 1269422292, 3797539857 and 6953068870.

Please advise by fax if this is acceptable at your earliest convenience. My fax number is 618-692-4629.

Yours very truly,



Carole Carter
Vice President

CC:kf

cc: Illinois Power Company
Attn: Kathy Dahler
Decatur, IL

EXHIBIT

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