



February 19, 2000

Mr. Neil Johnson
International Merchant Services, Inc.
1331-A Airport Freeway, Suite 306
Euless, TX 76040

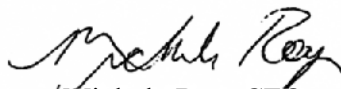
Dear Mr. Johnson

Having an ATM machine at Mountain High Resort is especially critical to operations as approximately seventy percent of our revenue is received in the form of cash. Even though we accept all types of credit cards, it appears people are more inclined to use the ATM machine to access cash from their accounts.

I would like to take this opportunity to express our many "thanks" to you for the immediate response we received in the installation process of the ATM machine. As you know, we were behind in requesting your service. However, the way International Merchant Services, Inc., came to our immediate rescue to install the ATM before the start of the season is an example of how dedicated you are to service.

Special "thanks" to our representative, Tammy Wagner. Tammy has been great in handling all of our questions. We commend her for handling our account in a professional and courteous manner.

Sincerely,

 CFO
Michele Roy, CFO
Director of Finance