

2 CONSULT, INC.

MARKETING SOLUTIONS

INCENTIVES THAT MOTIVATE

PROGRAMS THAT PERFORM

258 E. ALTAMONTE DRIVE, SUITE 1000, ALTAMONTE SPRINGS, FL 32701

PHONE: 407-265-7682

FAX: 407-265-8963

Via Express Mail

October 31, 2000


Robert Biggerstaff
Post Office Box 614
Mt. Pleasant, SC 29465

Dear Mr. Biggerstaff:
Subject: J D & T Enterprises, Inc. D/B/A Travel To Go, Inc.

As discussed October 30, 2000, are the certified funds in the amount of \$2000.00 along with the notarized Agreement and Release (2) signed by Jeanette C. Bunn, President of the above named entity on October 25, 2000. It is requested you return a signed and notarized agreement to my attention at the above address with a receipt for the certified funds received within five (5) business days of receiving this letter.

In the unlikely event of a repeat occurred or if you have any questions please contact me directly. On behalf our client and 2 Consult Inc., your patience and cooperation on this matter is appreciated.

Sincerely,



Vidal M. Cortijo
Compliance Services Director

cc: Jeanette Bunn
Travel To Go, Inc
6790 Top Gun Street, Suite 7
San Diego, CA 92121

Enclosures:

AGREEMENT AND RELEASE

THIS AGREEMENT AND RELEASE ("Agreement") is made and entered into this 25th day of OCTOBER 2000, by ROBERT BIGGERSTAFF ("BIGGERSTAFF") who has an address of P.O. Box 614, Mt. Pleasant, SC, 29465, and JOYT ENTERPRISES, INC. OF 6790 TOP GUN ST., S.D. CA 92121 ("DEFENDANT") (BIGGERSTAFF and DEFENDANT collectively "THE PARTIES").

NOW THEREFORE, in compromise and consideration of and upon payment to BIGGERSTAFF of the sum of TWO THOUSAND DOLLARS (\$2000⁰⁰) by DEFENDANT, to be paid and delivered to BIGGERSTAFF by CERTIFIED FUNDS by no later than 11/3/00 and the other provisions of these premises, THE PARTIES hereby agree as follows:

1. For himself, his heirs, legal representatives, successors, predecessors, and assigns, BIGGERSTAFF hereby agrees to unconditionally and irrevocably compromise, settle, quitclaim, remise, acquit, and fully and forever release and discharge DEFENDANT from any and all losses, claims, demands, causes of action, obligations, remedies, suits at law or in equity, damages, costs, expenses, and liability of every kind and nature whatever, relating to the settlement or prosecution of the matter regarding unsolicited facsimile advertisements from or on behalf of DEFENDANT received by BIGGERSTAFF on 10/01/00 by or on behalf of DEFENDANT.
2. For themselves, their heirs, legal representatives, successors, predecessors, and assigns, DEFENDANT hereby agree to unconditionally and irrevocably compromise, settle, quitclaim, remise, acquit, and fully and forever release and discharge BIGGERSTAFF from any and all losses, claims, demands, causes of action, obligations, remedies, suits at law or in equity, damages, costs, expenses, and liability of every kind and nature whatever, relating to the settlement or prosecution of the matter regarding unsolicited facsimile advertisements from or on behalf of DEFENDANT received by BIGGERSTAFF.
3. DEFENDANT will take immediate and effective actions to notify each contractor, director, officer, employee, subsidiary, affiliate, successor, predecessor, party in interest, or other agent of DEFENDANT to cease and proscribe any and all facsimile advertisements in violation of 47 U.S.C. § 227 by or on behalf of DEFENDANT, and shall take all practical and prudent means to ensure that such parties acting by or on behalf of DEFENDANT fully comply with the provision of 47 U.S.C. § 227 and the regulations proscribed thereunder.
4. If, subsequent to the date of this release, DEFENDANT or any contractor, director, officer, employee, subsidiary, affiliate, successor, predecessor, party in interest, or other agent of DEFENDANT sends any facsimile advertising on behalf of or benefitting DEFENDANT, which is prohibited by 47 U.S.C. § 227, DEFENDANT will be liable to the recipient of such a facsimile under the provision of 47 U.S.C. §

227. In the event that any litigation or regulatory action arises against DEFENDANT under the 47 U.S.C. § 227 after the date of this release, DEFENDANT stipulates for the purposes of such litigation or action that it is fully aware of the provisions of 47 U.S.C. § 227, and that any violations thereof by DEFENDANT or by any contractor, director, officer, employee, subsidiary, affiliate, successor, predecessor, party in interest, or other agent of DEFENDANT are, and shall be, stipulated to as "willful" and "knowing" as those terms are used within 47 U.S.C. § 227.

5. This Agreement contains the entire understanding of the parties hereto and supersedes and cancels all previous negotiations, agreements, commitments, understandings, and writings in connection with the subject matter of this Agreement. This Agreement may not be released, discharged, abandoned, supplemented, amended, or modified in any manner except by a written instrument duly executed by each of the parties to this Agreement, and shall not be strictly construed against either party.

6. This Agreement releases only the parties hereto, and does not compromise, settle, quitclaim, remise, acquit, release, or discharge any losses, claims, demands, causes of action, obligations, remedies, suits at law or in equity, damages, costs, expenses, and liability of any kind BIGGERSTAFF may have against any unnamed party.

7. This Agreement shall be governed by, and construed in accordance with, the laws of the United States, and to the extent not preempted, the substantive laws of SOUTH CAROLINA. Should any provision of this Agreement be declared or determined to be invalid or illegal, the validity of the remaining provisions shall not be affected, and the invalid or illegal provision shall be deemed not to be a part of this Agreement.

8. THE PARTIES further state that they have carefully read the foregoing Agreement and know the contents thereof, they sign the same as their own free act, and that they are empowered and authorized to bind themselves and/or their principals to the terms of this Agreement.

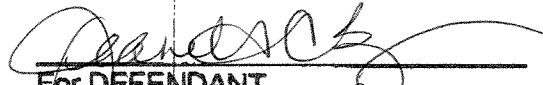
ROBERT BIGGERSTAFF

Date: _____

NOTARY WITNESS:

My commission expires _____

Date: _____

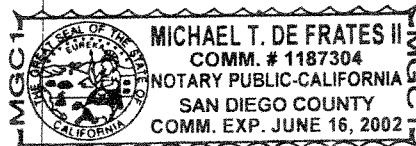


For DEFENDANT
Name Jeanette C. Bunn
Position President
Date: 10/25/00



NOTARY WITNESS:
My commission expires June 16, 2002

Date: 10/25/00



0953002258

OFFICIAL CHECK

October 26, 2000

0953
Office AU # 11-24
1210(8)

Operator I.D.: wfd3802

ROBERT BIGGERSTAFF

PAY TO THE ORDER OF

\$2,000.00

Two thousand dollars and no cents

VOID IF OVER US \$ 2,000.00

WELLS FARGO & COMPANY ISSUER

420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK CALIFORNIA, N.A.
FOR INQUIRIES CALL (480) 394-3122

L. L. Quirk
CONTROLLER

⑈0953002258⑈ ⑆121000248⑆486⑆ 504892⑈