



TOYOBO CO., LTD.
2-2-8 Dejima-hama, Kita-ku, Osaka, 530-8230
(Tel) 81-6-6348-3130 (Fax) 81-6-6348-3413

DATE: April 3, 2002

TO: Second Chance Body Armor, Inc.
P.O. BOX 578
7915 Cameron Street
Central Lake, MI 49622 U.S.A.
TEL 231-644-5721
FAX 231-544-9824

FROM: ZYLON Department
TOYOBO CO., LTD.

Report on rebate payment

Dear Mr. Larry McCraney

We are pleased to report on rebate payable to you as following.

1. The rebate amount: US \$ 1,421,290.88
2. The products to be applied rebate:
Fabrics made of PBO fiber 555dtex AS type
3. The term to be applied: From January 1, 2002 through March 31, 2002
4. The date of payment: April 30, 2002
5. The payment method: Wire transfer

Sincerely yours,

Yoshinari Ohira
ZYLON Department
Toyobo Co., Ltd.

TOYOBO-ZYLON 018492

2ND020-0648