

February 12, 2000

James E. Roth
Systems Methodologies, Inc.
169 Maple Avenue
Red Bank NJ 07701

Dear Jim:

On behalf of our entire management team and staff, The Founders of onehealthbank.com would like to thank you and your organization for your invaluable assistance. SMI has provided the highest in quality professional services and support for the development of our internet healthcare point-of-service settlement system, "neoclaim360".

This internet based system dramatically reduces the administrative costs of health care, strengthens the doctor / patient relationship and puts the power of decision-making in the consumers hands. In addition, the medical claim settlement system provides Doctors with a Web Browser / Thin Client interface to a centralized eligibility / payment database.

SMI staff members were a key factor in our ability to make our development schedules. Your people provided leadership in the areas of Project Management, Product Management, Subject Matter Expertise and the delivery of our Internet based medical claim settlement system. SMI Management Consultants, Business Analysts, Product Planners, Java Programmer/analysts, and Quality Assurance Analysts successfully performed the analysis, design, implementation and testing of system on schedule and within our budget.

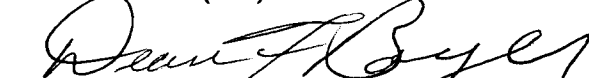
This allowed our clients and investors; organizations such as Johnson & Johnson, Sun Microsystems and Empire Blue Cross / Blue Shield to feel comfortable with onehealthbank.com and our technical capabilities as well as our quick reaction time and overall ability to meet schedules and budgets.

Thank you again,

Very truly yours,



William Edward (Ed) Hammersla, President & CEO



Dean Boyer, EVP / Chief Knowledge Officer