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Bankers: MERITA Bank, Espoo Leppavaara, FINLAND.

Account Nr: 147830-706502 SWIFT (ABA, Routing): MRITFIHH

MUTUAL AGREEMENT TO NOT DISCLOSE AND NOT CIRCUMVENT

1. Each party agrees to not disclose to anyone or any entity any previously unknown privileged information obtained direct or indirectly via the other party, except as allowed by a mutually agreed written waiver. This information includes but is not limited to names of venture capitalists, financial firms, investors, lenders, banks, trusts, financiers and other sources of financing, credit, collateral, and/or guarantees, and names of agents, brokers, finders, consultants, clients, customers and other contacts. Each party also agree to not circumvent the other, such as by dealing directly or indirectly with any previously unknown sources, contacts, clients, customers or any other entities made known by the other party, except as allowed by a mutually agreed written waiver. This agreement shall be perpetual and ongoing.
2. This agreement shall be binding on each party, any corporation, company or other group of wich either party is an employes, member or agent, and each party´s agents, representatives, suppliers, successors, heirs and any other connected to any transaction activity covered by this agreement. Disclosure or circumvention by a party, or anyone connected to the party, is covered by this agreement whether deliberats or unintentional (such as due to negligence).
3. If disclosure or circumvention in violation of this agreement by a party or anyone connected to a party leads to the acquisition of financing, credit, collateral and/or guarantees or a closed business transaction by the party oe anyone connected to that party a fee is due to the other party as specified in the applicable fee agreement exactly as if the acquisition had been a normal business transaction, except that such fee shall be due immediately upon closing. If a delay was permitted by the fee agreement, also the violating party shall be liable for damages in favor of the victimized party.
4. Any dispute regarding this agreement, not resolved within ninety days by the parties themselves shall be settled by arbitration under the Commercial Arbitration Rules of the American Arbitration Association. It is agreed that any judgment upon the reward rendered by the arbitrator may be entered into any court having jurisdiction thereof Both parties agree that said arbitration shall comply with the Califonia Code of Civil Procedure and that such party shall have the Right of Discovery.



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To be signed by Capitex International Inc's.© Clients

Party of the First Part

Date: _____

Mr. Tom Ferrie, For and Behalf of
Capitex International Inc.©
House, Bulevardi 2-4 A.7th Floor.
00120 Helsinki, FINLAND.

Party of the Second Part

Date: _____

