

Mary (Meiyi) Xia  
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May 8, 2001

**Strictly Private and Confidential**

Ms. Natalia Salygina  
3W Corp. Inc.  
215 Linwood Ave.  
Fort Lee, N.J. 07024  
Fax: (201) 228-1099

RE: Legal action against Sexual Harassment  
CC: Frank Lockwood, Surge, Roman & Charles Snow

Dear Ms. Natalia Salygina,

It was very nice meeting you and your colleagues in the beginning of April when Mr. David Cote visited NY and had meeting with you and Mr. Chen from Ocean Technology, Inc.

This letter is to kindly advise you what I have experienced during my temporary employment with Thomas Fletcher & Company, Inc. (TFC) from March 1, to April 30, 2001, , which is a result of a sales transaction of our company Asia Pacific Securities, Inc. to Thomas Fletcher & Company, Inc. on the date of March 1, 2001 and why I quit my job on April 30, 2001.

In order to assist smooth transaction of the sale of the Company as well as the business development, Mr. Frank Lockwood and the Company offered me a temporary job which is mainly focused on corporate finance. I like this job and would like to keep it. Meanwhile, Frank Lockwood promised to sign me a one year employment contract with \$65,000.00 salary, however, as a matter of fact, the contract has been held on by Lockwood and unreasonably delayed and has never been signed neither the implementation of outstanding funds of \$56,000 which TFC owes APS, which is the assets of APS, and should be executed upon the date of transaction of March, 1, 2001 per signed contract.

As Frank Lockwood claimed himself is the pioneer of the industry, he has worked for those big firms and big names such as Shearson Hammill & Co, Ross Pero etc. When you looked into the details of his past ten years employment history, he has been employed by companies such as Hobbs Melville Securities, Corp. where he was employed from 12/1988 to 04/1999, (5 months) Sharp Capital, Inc. the firm is went out of the business since there is a notorious scandal about the trading practices within the

firm and has been scrutinized and investigated by SEC; before that, W.J. Nolan & Company, where he was employed from 06/1995 to 11/1995, (5 months), before that, he was with Ras Securities, Corp. from 01/1994 to 07/1994 (6 months), Commonwealth Associates from 10/1992 to 05/1993 (7 months), Donald & Co. Securities Inc. from 01/1991 to 04/1992 (13 months). From the above-mentioned nearly ten years employment information, one could tell easily the big difference between the facts on his U4 and the information on the resume provided by himself ( see the detailed information on Attachment D)

On the other hand, he is not honest in the statement of business during his presentation of TFC, he claimed that the Company has 14 corporate finance clients. When we worked on the Company' s brochure, the fact is that Frank Lockwood has only at most 6 companies he could think of.

Furthermore, Lockwood is not honest about his marriage status to his partners of TFC. He intentionally lied about his family issues, he told Surge and Roman, principles of the Company, that he is a married man, however, when he stated to me recently that he is not married and asked me to promise him that do not let Surge and Roman know about this fact. He said that the woman in the house is not his wife but baby sitting his son when his son was young and do not call her "Mrs. Lockwood" .

The issue I will illustrate today is the sexual harassment case that I have all the rights to bring into legal action against Frank Lockwood. The followings are partial information only for your reference:

On the evening of April 4, after dinner with Mr. David Cote and his wife, who is the CEO of Young Minds, Frank Lockwood kissed me goodbye for the evening at the Grand Central Station, Frank could not control himself and kissed me improperly several times and expressed the intention that he would like to bring me with him to his home. It was not my intention. I said goodbye and left him. The next morning, Lockwood came to my office, and apologized to me, he said: You are a married woman and I should not do that to you and I promise that I would not do it again." I was afraid of losing my job and accept his apology silently.

In the beginning of my employment, one day I called Roman and Frank Lockwood to discuss my employment compensation during the process of assisting TFC with smooth transaction of the sale of APS, Frank Lockwood called me into the conference room, closed the door and refused Roman to join our conversation. In the conversation, he said to me that "talk to me like your brother instead of saying that "talk to me like your father" , which he said to me before. Then, he came over to me and hold my hand said that if I were ten (10) years younger, your husband will be in trouble. I said "Please don' t" and drew back my hands.

Before the Florida trip on April 17, Frank Lockwood asked me to book a two bedroom suite with access door to each bedroom, and promised to me a couple of times

that door between the bedrooms will certainly be locked and I will be very safe. I did it as he requested.

On the evening of the 17<sup>th</sup>, after we checked in the hotel and walked into the room. Frank Lockwood immediately started sex assault to me. I said "I can not do this" . I retreated and walked away. He approached again and manipulated me--- I said "NO" several times and struggled to escape.

After I returned from the trip from Florida, I was found, in the diagnosis by the doctor, to be contracted with a popular sexual disease from Frank Lockwood, I was told by doctor that it is a painful and incurable sexually transmitted disease which will plague me for the rest of my life.....

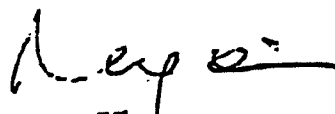
When the fact of sexual harassment surfaced, on May 1, 2001, Frank Lockwood came to my home at NJ. He was not apologizing for what he has done to me, my husband and my family, instead, he yelled and even worst, threatened me on the phone with the presence of the policeman from the township that he will take serious legal action against me and my family for so-called " paycheck issue" .

Frank Lockwood clearly understands that he is holding back my employment contract and the outstanding funds due since the first day of the transaction to APS. He talked like a gentleman, claimed himself as the honorable industry pioneer, behaved like fatherhood to his employees, actually he is a liar, cheated his partners, he acted like rascal and ruined my personal & family life.

Such being the case, I, together with my husband, have been suffering an unspeakable pain both physically and mentally. Please be seriously aware of that the psychological and spiritual turmoil that comes after one had experienced sexual harassment and sexual immorality has so much detrimental effects on her life and her family.

Whereas I and my husband, Lawrence Pan and my family members want to reinstate very clearly and firmly that we have made our minds to protect our honor, reputation, justice, fairness and happy life, we are willing to risk all of our assets, lifetime, by all means, if necessary, fight to death to win.

Sincerely yours

  
Mary Xia



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TO: 3W Corp. Inc.

Attn: Michael Hofman

CC: Frank Lockwood, Surge & Roman

Date: May 8, 2001

Page: 5

Fax: (201) 228-1099

Please see the attached.

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CEO  
3W Corp. Inc.  
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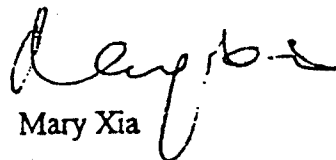
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