

August 25, 2005

Ms. Nichole Duckworth
894 Five Fork Rd.
Virginia Beach, VA 23455

Dear Ms. Duckworth:

For approximately 8 months to a year I have been investigating a story about Michael & Barbara Agnew and their company AGM.

I understand you played a significant role in the conviction of the Agnews in their relationship with Resource Bank. As part of my investigation I have the following specific questions that have been raised regarding your professional and ethical behavior in the FBI's investigation:

- 1). What was your relationship with the bank, its officers, board members, stockholders, or employees prior to the Agnew investigation and when did it begin? And were you in anyway involved in the criminal investigation of Armada/Hoffler case by the FBI in Chesapeake or other Tidewater locations?
- 2). There are conflicting reports of whether you initiated the investigation into the Agnew case or whether the bank did. Which of you initiated the investigation and on what date?
- 3). Can you explain why, after you contacted the bank and an investigation was initiated, as the FBI investigatory agent, you allowed the AGM records to remain unsecured to be rumaged through by third parties for 3 months before taking FBI control of them?
- 4). Did you receive any wedding or other gifts from officers, directors, stockholders, employees or group thereof of Resource Bank?
 - a). Did any officer, director, stockholder, or employee of the bank ever discuss with you where your wedding registry was filed and for what purpose?
 - b). If you received any gift from any officer, director, stockholder, employee, or group thereof, can you please identify what it was and its approximate value?
 - c). What is the FBI policy for receiving gifts? Value limits? Donors?
- 5). Between the indictment of the Agnews and their trial, you left the employ of the FBI. Why? When?
- 6). Although you were no longer employed by the FBI during the trial, you attended as a spectator. The court excluded the witnesses. Yet during trial recesses, I have been told that you had conversations with Mary Smith and Nelda Old, excluded witnesses.

This would appear to be an professional violation, if not unethical or illegal. And whether the conversations were right or wrong, perception is reality. Never in my more than 40 years of covering courts and justice have I known a professional agent to converse during trial recesses with excluded witness - not even about the weather.

Can you explain this allegation/behavior? It is obvious that it would cause some to reach the conclusion you were briefing witnesses who'd not yet testified or were discussing how the case was going.

You may ask your former colleagues: I am a very reasonable person. I am required by my personal journalistic ethics to give you an opportunity to respond to questions that have been raised about your role in this story.

I will be happy to meet with you at any time, any place, under any conditions to discuss your answers to the above questions.

Your failure to contact me with some response, refusal to comment, no comment, or explanation by Aug. 31, will be reported as a "no response" when I raise any of the above questions in my story, which is expected to run sometime during that week, but after that above date.

My email address is: editor@virginianewssource.com. I can be reached by telephone at 757-340-4686 - office; 757-288-7881 - cell.

I want to thank you in advance for your consideration and/or cooperation in regard to this query.

Sincerely,

Morris Rowe