



Overview and Opportunity

Four Crystal Funding Inc. (FCRS.PK) was established to create value and foster economic growth by investing in socially and environmentally responsible companies. Four Crystal intends to invest globally in both developed and developing countries. Four Crystal believes that although emerging markets pose obvious risks, there are nevertheless, sound investment opportunities that can provide solid returns for investors and contribute to improving social and environmental conditions. Faced with increasing global pollution, energy shortages, a growing digital divide between developed and less developed countries, overpopulation, extreme shortage of affordable housing in developing countries, global conflict and the threat of terrorism, the management of Four Crystal Funding is committed to investing in companies that can make a difference in these key areas. Initially, Four Crystal has identified investment opportunities in environmentally responsible alternative energy and low cost, advanced modular systems for affordable housing. Its first investment is in alternative energy.

Alternative Energy

The need for alternative energy is pressing for a number of reasons: 1) increased fuel prices; 2) diminishing fossil fuel resources; 3) growing global interest in sustainable development; and 4) political concerns about the relationship between oil and the financing of terrorism. Four Crystal has invested in Gtherm, a company with advanced, transformative and patent pending geothermal technology that has the potential to contribute significantly to the cost effective construction and operation of geothermal plants. Geothermal energy is a renewable resource that can be harnessed



for long-term, base-load production of electric power. The application of Gtherm's technology, in addition to being cost effective, minimizes the environmental impact of new plants, producing "clean" power.

Gtherm Technology

Gtherm's closed loop technology can be readily inserted into depleted oil and gas wells, taking what is essentially a stranded asset and turning it into a productive resource. Gtherm's business utilizes several breakthroughs in geothermal technology that when combined with the heat contained in non-productive or abandoned wells can produce electricity inexpensively. Since the components of the technology used are proven, and there are numerous abandoned oil and gas wells around the country, (estimated to be 4,000 in Texas alone) the opportunity is tremendous. A leading university, long recognized for its expertise in geothermal energy, has pointed to the value of using abandoned or shut-in oil and gas fields. The Company sees a tremendous opportunity to become a significant force in the alternative energy field, applying its technology to geothermal power. The technology can also be cost effectively used where new drilling is required.

Key Technology Advances for Gtherm

Gtherm's latest technology advancement is a heat conductive cementous grout. This grout has been tested by DOE, Brookhaven National Laboratory, Sandia National Laboratories, Oklahoma State University and the State of New Jersey. Tests have all shown the grout to be far superior to current grout products in such key areas as resistance to contraction, resistance to de-bonding, thermal conductivity and non-toxicity.

For geothermal heat pump applications (DOE and Brookhaven technical report): "The results confirmed the advantages of our optimized formulation in different geologies and climactic conditions and will give designers justification to specify the grout on future projects."


A second significant technology advance that creates Gtherm's opportunity is United Technologies Corporation's ("UTC") PureCycle[®] Geothermal Power System. This geothermal power system generates 225kW with zero fuel, allows remote monitoring, is hermetically sealed, has a zero carbon footprint, is factory assembled and tested, requires no on-site support staff, and needs a temperature of only 165°F to operate.



The low temperature of the PureCycle[®] is extremely important to Gtherm's business model. By operating at 165°F when other geothermal power systems need 300°F, PureCycle[®] makes it possible to profitably convert more wells into electric producers than would otherwise be possible. The generator is so efficient that well temperatures in excess of 225°F will allow for the use of multiple generators at minimal incremental cost.

Building Shareholder Value

Four Crystal's revenue will be derived from the results of its investments. By choosing robust and solid investment opportunities, combined with thorough due diligence. Four Crystal looks for suitable socially and environmentally constructive investment opportunities both in the United States and internationally. The company's fund has substantial resources and is looking for opportunities in new markets in a wide variety of industries as well as the more mature corporate markets. Four Crystal's goal is to invest in companies that will not only provide significant returns to investors, but will also benefit society at large.



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