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On Path to the U.S. Skies, Plot Leader Met bin Laden

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On Nov. 29, 1999, a 31-year-old architecture student in Germany named Mohamed Atta, unknown to the world but already determined to strike an unforgettable blow against those he believed to be his enemies, boarded Turkish Airlines Flight 1662 from Istanbul to Karachi, Pakistan. Mr. Atta took at least a couple of days to reach his final destination: a training camp in Afghanistan run by Al Qaeda, Osama bin Laden's sprawling international terrorist organization.

There, investigators say, Mr. Atta was accorded the greatest honor that a soldier in the international Islamic army can receive: an audience with Mr. bin Laden himself.

Mr. Atta's visit with Mr. bin Laden, which has not been disclosed previously, is among the latest discoveries by American investigators trying to reconstruct the hijacking plot that brought so much death and havoc to the United States. The investigators believe that Mr. Atta was accompanied by other leaders of the plot and that they talked to Mr. bin Laden about undertaking a terrorist operation. The new information, much of it gleaned from interviews with Qaeda members captured in Afghanistan and Pakistan, provides the strongest evidence that Mr. bin Laden personally supported the 19 men who carried out the deadliest foreign attack on American soil.

Over the last year, investigators have reached other conclusions as well. They have identified several figures aside from the hijackers who seemed to form a penumbra of support for the terrorist network, serving as recruiters, messengers and handlers of the \$500,000 to \$600,000 needed to carry out the attacks. Mr. Atta himself has emerged as an even more important organizer than was previously known, a figure who might not have created the plot but who took early command of it and was viewed, in the words of one of the other hijackers, as "the boss."

Foreign intelligence officials also say one of the most important supporters, Ramzi bin al-Shibh, who lived with Mr. Atta in Hamburg and accompanied him to Afghanistan, was at a critical meeting in early 2000 in Malaysia that was attended by two other Qaeda operatives who later formed the core of one hijacking team. Mr. bin al-Shibh's presence there is the earliest known link between Mr. Atta's Hamburg team, which included three of the Sept. 11 pilots and trained mainly in Florida, and the men who commandeered the fourth plane, who trained in California and Arizona.

In addition, American law enforcement officials have become increasingly confident that a 37-year-old Kuwaiti, Khalid Shaik Mohammed, was one of the plot's central planners. Interviews with Qaeda prisoners, including Abu Zubaydah, the highest-ranking operative in custody, have confirmed the suspicions about Mr. Mohammed, who investigators believe is an uncle of Ramzi Yousef, the convicted mastermind of the attack on the World Trade Center in 1993.

This new information, disclosed by officials as the anniversary approaches, helps fill in significant gaps in

the narrative of what happened that Tuesday, helping explain a diabolical plot that involved years of planning and training across three continents yet required nothing more to execute than 19 driven and suicidal men, a half-million dollars and a handful of knives.

In the days after the attacks, government investigators quickly determined many details of the plot, including the identities of all the hijackers and their itineraries from several points around the globe to flights schools in Florida, California and Arizona and then to their targets in the United States. But much else about Sept. 11 remained mysterious. Investigators were sure from the beginning that Mr. bin Laden and Al Qaeda were ultimately behind it, but they did not know who exercised practical control, when and where the plot was hatched or how Al Qaeda recruited and maintained contact with the killers. Even now, they have not filled in all the gaps.

"There are many aspects of the plot that we'll never know unless you get a participant to tell you when it began and how it was put together," said one senior American law enforcement official.

But in the year since Sept. 11, investigators have pored over cellphone records, flight manifests, financial receipts and interviews with captured Qaeda members to develop a richer picture, particularly of how the plot came together overseas. One general conclusion that can be drawn is this: the attacks last year were the deadly outgrowth of a series of terrorist efforts that began with the truck bombing of the World Trade Center in 1993 and a foiled plot two years later in the Philippines where terrorists schemed to blow up a dozen American airliners as they crossed the Pacific.

The investigation in this sense has not turned up evidence that the same groups were responsible for all those plots but rather that there is a kind of interlocking terrorist directorate, with one group taking the baton from another, and one group's goals becoming those of the next group. The form of terrorism that struck on Sept. 11 involves a still shadowy and fluid network of people and groups, and it clearly shows that since the mid-1990's, many parts of that network have gravitated toward Al Qaeda. Sept. 11, with its three separate groups of young men from scattered places coming together to shatter America's calm, was the culmination of that process.

A Hamburg Wedding Plotters, Recruiters, Supporters Gather

In October 1999, at the radical Quds mosque in Hamburg, several men attended the wedding of Said Bahaji, a German-born Muslim of Moroccan descent who is believed to have been in charge of logistics for the local cell of Al Qaeda. Looking back, investigators see it as a gathering of the most important of the Sept. 11 terrorist teams just as the plotting began.

Among the men at the wedding were Mr. Atta, who was from a middle-class family in Egypt; Ziad al-Jarrah, who had left his native Lebanon in April 1996 to fulfill a dream of studying aeronautical engineering in Europe; and Marwan al-Shehhi, a citizen of the United Arab Emirates who, also arriving in Germany in 1996, seems to have been almost inseparable from Mr. Atta. Investigators believe that the men were at the controls of three of the four planes that were commandeered on Sept. 11.

Others were at the ceremony as well, men from several countries who investigators believe were part of the plot's network of support.

Among them, for example, was Mohammed Heidar Zammar, a German of Moroccan ancestry who is believed to have recruited for Al Qaeda among the young radical Muslims who prayed at the Quds mosque. Another was Ramzi bin al-Shibh of Yemen, a roommate of Mr. Atta in Hamburg and a man who would most likely have been among the hijackers, except his repeated applications for visas to the United States were turned down.

The men almost surely knew each other for some time before the Bahaji wedding; a year earlier, Mr. Atta, Mr. bin al-Shibh and Mr. Bahaji signed a lease for an apartment at 54 Marienstrasse, a narrow, sloping

street in a working-class suburb of Hamburg. The investigators say it was when the men became roommates that the plan to take some action together in the service of the Islamic holy war began to be formed.

"For us, the decisive moment is the move into the Marienstrasse 54," Kay Nehm, Germany's general prosecutor, said in a recent German television interview. "This is when there were intensive discussions concentrating on the question of what can be done. The hate was there, the hate against the U.S., the hate against international Judaism. Those were the discussion topics, and then they say, 'Actually, we have to do something.'"

In forming a terrorist cell in Hamburg, Mr. Atta and company were doing what radical young Muslims were doing across the globe, participating in a movement whose chief backer and inspiration was the renegade Saudi millionaire Osama Bin Laden. A few months before the Bahaji wedding, in February 1998, Mr. bin Laden had issued a well-publicized fatwa, or Muslim religious order, calling on all Muslims to "comply with God's order to kill the Americans and plunder their money wherever and whenever they find it." Then, in August 1998, Al Qaeda succeeded in simultaneous truck bombings of the American embassies in Nairobi and Dar es Salaam, killing 250 people, including 11 Americans, an event that no doubt electrified the members of Al Qaeda cells in other countries.

In addition, Hamburg, and specifically the Quds mosque, was an important center for recruitment into the radical Muslim cause.

"The typical pattern of recruitment is that the recruiters find you," said Magnus Ranstorp, an expert in terrorism at the Center for the Study of Terrorism and Political Violence at the University of St. Andrews in Scotland. "They are talent spotters. You go to a radical mosque, they notice you." The first litmus test, Mr. Ranstorp said, is a show of religious devotion, specifically a willingness to regularly attend morning prayers, which take place at 5 every morning.

"Then they conduct background checks," Mr. Ranstorp said. "Then comes the test for psychological strength — commitment is not enough."

The presence of all of these men at the wedding of Mr. Bahaji has led investigators to believe that the plan to attack the United States had essentially been formed by then, a bit under two years before Sept. 11, 2001. A videotape of the wedding obtained by German officials shows Mr. bin al-Shibh speaking of the "danger" posed by Jews, and then he recited a paean to jihad, or holy war, against the supposed enemies of Islam.

Soon after the wedding of Mr. Bahaji, who fled Germany after Sept. 11, the men in the Hamburg cell began to take concrete steps to implement a plan. Most important, according to German investigators, all three of the Hamburg hijackers, as well as Mr. bin al-Shibh and Mr. Bahaji, went to Afghanistan for training in an Al Qaeda camp.

Klaus Ulrich Kersten, director of Germany's federal anticrime agency, the Bundeskriminalamt, said the men were all in Afghanistan from late 1999 until early 2000.

The Philippine Link Meeting Mastermind Of the '93 Bombing

In going to Afghanistan, the members of the Hamburg cell entered into a culture of holy war that was already well established. The Muslim men who journeyed to Afghanistan in order to join Al Qaeda went through a similar, demanding program of basic military training. Those who showed exceptional promise were singled out for special missions, including what were called martyrdom operations, like the 1998 African embassy bombings, or Sept. 11.

That pattern seems to have been broken in at least a minor way in connection with the Hamburg group, which arrived in Afghanistan together and was allowed to stay together. Did Mr. Atta and company already

know precisely what mission they would undertake? Or did the specific plan to hijack airliners and use them to attack targets in the United States come from the Qaeda leadership itself?

Mr. Mohammed, the Kuwaiti whom some investigators now see as one of the main planners of the Sept. 11 attacks, is a man with a past that connects him to other efforts to inflict maximum harm on the United States. In 1995, he was in Manila, where he was close to Mr. Yousef, the mastermind of the 1993 trade center attack and a man who was planning, before he was forced to escape the Philippines, to blow up a dozen American airliners over the Pacific on the same day.

Among the notes found in Mr. Yousef's computer after his sudden flight from the Philippines was the outline of a plan to hijack an American airliner and crash it into the headquarters of the Central Intelligence Agency.

Mr. Yousef was captured a few weeks after he left the Philippines, but Mr. Mohammed has remained at large, and while there are no signs that either he or Mr. Yousef were members of Al Qaeda at that time, investigators believe that Mr. Mohammed became an important figure in Al Qaeda later.

Some investigators believe that Mr. Atta and other midlevel Al Qaeda members could have devised the plot and brought it to top leaders for approval. But most American and German investigators believe that the plan originated with Mr. Mohammed or others in Afghanistan and that Mr. Atta got involved after he conveyed a message that he wanted to carry out a terrorist attack.

That being the case, these investigators say, Mr. Atta and his associates went to Afghanistan for training by Al Qaeda, which presented them a plan inspired by the 1993 trade center attack and by Mr. Yousef's scheme of using a hijacked airliner to attack the C.I.A. The investigators think that senior Qaeda leaders then deemed Mr. Atta and the others up to the job and entrusted it to them.

"We know that the initial decision to carry out a terrorist act came from Afghanistan, more specifically from the top Al Qaeda leadership," the German investigator, Mr. Kersten, said. "We believe too that there were then further phases, when the plans were made more precise, not only in Germany, and involving many other people."

Mr. Atta himself was a near perfect person to carry out the plot. He had no record of terrorist activities and so he would not be under suspicion by Western intelligence agencies. He was well-educated and spoke both German and English fluently, which would enable him to operate without difficulty in the United States. He was also a grimly determined man, disciplined, reliable and not likely to flinch.

In recent weeks, American officials say, some Al Qaeda members being interrogated in Guantánamo Bay, Cuba, and elsewhere have confirmed that Mr. Atta and some of his associates met with Mr. bin Laden while they were in Afghanistan. That would have been consistent with the standard practice in Al Qaeda camps where an audience with Mr. bin Laden was regarded as a high honor reserved for those selected for important missions.

When the Hamburg men returned to Germany toward the end of February 2000, they began the first practical steps toward implementing the plot, sending e-mail to request information from 31 flight schools in the United States.

Mr. Nehm, the German prosecutor, described a conversation in which Mr. Shehhi mentioned the World Trade Center to a Hamburg librarian, in April or May 2000, and boasted: "There will be thousands of dead. You will all think of me."

"You will see," Mr. Nehm quoted Mr. Shehhi as saying. "In America something is going to happen. There will be many people killed."

Learning to Fly
A Malaysia Meeting,

Then to the U.S.

Two months after the wedding in Hamburg and halfway around the world, a group of seven or eight Muslim militants got together in Kuala Lumpur, Malaysia, at the apartment of a local supporter of Al Qaeda. The C.I.A. had learned of the meeting and tipped off Malaysian intelligence, which secretly photographed it. Two of the men photographed, Khalid al-Midhar and Nawaq Alhazmi, would later be among the 19 hijackers.

Malaysian intelligence had no listening devices planted at the meeting, so it is not clear what its purpose was. The main item on the agenda might have been the plans for an attack on an American naval vessel. One of the men present was later implicated in the attack on the Navy destroyer Cole, in October 2000.

But it is possible that the emerging plans for an assault on American territory were also discussed. American officials have said they are not certain that Mr. bin al-Shibh was there, but in recent interviews foreign investigators, who have seen the photographs of the Kuala Lumpur meeting, say they are convinced that he was. Credit card records also indicate that Mr. bin al-Shibh was in Malaysia at the time of the meeting.

The signs are strong that just after the Kuala Lumpur meeting, Mr. Midhar and Mr. Alhazmi became part of the Sept. 11 plan. A few weeks later, in January 2000, the two men became the first of the hijackers to land in the United States, arriving in Los Angeles on a flight from Bangkok. Within weeks, the two had registered at a flight school in San Diego and begun learning to fly — though they showed very little aptitude for it and were soon dropped by the flight instructor.

Why did the plot involve two separate groups, one that prepared in California and one in Florida, where Mr. Atta, Mr. Shehhi and Mr. Jarrah arrived a few months later?

One possibility is that Mr. Midhar and Mr. Alhazmi were better known within Al Qaeda than any of the young men from Hamburg. Intelligence officials say Mr. Midhar's father-in-law ran a safehouse in Yemen that relayed messages between Qaeda leaders and operatives. Qaeda leaders might have wanted the hijackers to enter from two separate tracks for added security. It is also possible that Mr. Midhar and Mr. Alhazmi were supposed to keep an eye on Mr. Atta from enough of a distance that they would not arouse the suspicion of American law enforcement authorities and report on him to Al Qaeda headquarters in Afghanistan.

At some point, Mr. Midhar and Mr. Alhazmi were joined by Hani Hanjour, the 29-year-old member of a well-off Saudi family who is believed to have been the pilot of American Airlines Flight 77, which was hijacked after taking off from Dulles International Airport and crashed into the Pentagon. Mr. Hanjour had been in the United States since 1996, when he attended a flying school in Scottsdale, Ariz. Despite a poor record as a student, he was able to get a commercial pilot's license in 1999.

Mr. Midhar and Mr. Alhazmi settled into San Diego, attending activities at the local Islamic Center. Mr. Midhar traveled extensively outside the United States, but Mr. Alhazmi seems to have stayed put. He even advertised for a wife with an Arab-language Internet dating service and received two replies — an odd thing for a man on a suicide mission to do.

The Hamburg group arrived in the United States several months after the Malaysian group. Mr. Shehhi was first, arriving in Newark on May 29. Mr. Atta came on June 3, also through Newark, but in another of the unresolved mysteries he arrived via Prague, where he took considerable trouble to go. He first went to Prague via plane but was turned away because he did not have a valid visa. He went back to Germany on the first flight, obtained a visa in Bonn and then returned to Prague by bus. He stayed just one night and left for the United States the next day.

Several weeks later, on June 27, Mr. Jarrah arrived in Atlanta on a flight from Munich.

Within a few weeks of their arrival, all three undertook the first task of the plot: they took flying lessons at

various academies, getting their licenses around the end of 2000. After learning how to fly small planes, each paid for time on a simulator learning the techniques of flying larger planes, specifically wide-bodied Boeing passenger jets.

Then, in the first half of 2001, all three members of the Hamburg contingent traveled several times outside the United States. Early in January, for example, Mr. Atta made a short trip to Spain. He made a second trip to Spain in July, going via Zurich, where, according to one government document, he bought a knife. Mr. bin al-Shibh was there at the same time, the Spanish police say.

Aside from whatever role he played in planning the attacks, Mr. bin al-Shibh was apparently the operation's coordinator and paymaster. Shortly after Mr. Atta and Mr. Shehhi arrived in Florida, Mr. bin al-Shibh wired roughly \$115,000 to their accounts at the Sun Trust Bank in Florida.

Officials of the Czech Interior Ministry say Mr. Atta made another trip to Prague, in April 2001, and while he was there, the Czechs said, he met with an Iraqi intelligence agent named Ahmed Khalil Ibrahim Samir al-Ani. Some American investigators doubt this account. Those who believe he did go to Prague and meet Mr. Ani note that the Czech interior minister, Stanislav Gross, has reaffirmed it several times.

Those who are skeptical cite the fact that there are no American immigration records showing Mr. Atta traveling outside the United States in April. And in the Czech Republic, some intelligence officials say the source of the purported meeting was an Arab informant who approached the Czech intelligence service with his sighting of Mr. Atta only after Mr. Atta's photograph had appeared in newspapers over the world. It is possible that the informant mistook another man for Mr. Atta, and many investigators now lean to the conclusion that the meeting never took place.

The Muscle Arrives
13 Saudis Join
The Plot Leaders

When Mr. Atta returned to Florida from Spain on July 19 the plot swung into its final phase. Over the next several weeks, 13 men, all Saudis, entered the country on valid visas to join Mr. Atta, the three other pilots and Mr. Alhazmi and Mr. Midhar.

The 13 came to provide muscle for the plot — to help execute the hijackings and keep passengers and crew at bay while the newly trained pilots flew the jets to their targets. It seems likely that the Saudis were among the legions of young Muslim men who went to Afghanistan in response to the call to make holy war against the enemies of Islam.

In previous Qaeda operations — in particular the embassy bombings — those entrusted on missions were chosen from among the recruits training in the camps in Afghanistan. Some investigators believe that Mr. Zubaydah, who ran the training camps before his capture and is the highest-ranking Qaeda leader under interrogation, might have played a role in selecting them.

At about this time, one other mysterious figure entered the picture, a Moroccan-French Muslim named Zacarias Moussaoui. Mr. Moussaoui was arrested in August in Minnesota after instructors at a flight school reported to the F.B.I. that he was behaving suspiciously. Federal prosecutors say that Mr. Moussaoui received money transfers from Mr. bin al-Shibh, and they contend that he was to have been the 20th hijacker, the replacement for Mr. bin al-Shibh who had been unable to get into the United States.

Investigators concede that it is also possible that Mr. Moussaoui was training for a separate mission.

Last Details
Bank Accounts, ID's,
Rentals, Plane Tickets

In the final few weeks before the attacks, the 19 men busied themselves with practical details. Many of the

Saudis opened bank accounts at the Sun Trust Bank. They got driver's licenses, thereby satisfying the airlines' requirement that all passengers show government-issued photo ID's before boarding a plane. Several of the men got Virginia identification cards via a black market that operated out of a parking lot in Arlington. To maintain discipline and to stay in good condition, most of the men got temporary memberships in health clubs in Florida.

Over the course of the summer, the various teams went to separate places on the East Coast. One took up residence at motels in Laurel, Md., not far from Dulles. Several men rented an apartment in Paterson, N.J., just across the river from Manhattan where they had distant views of their main target, the World Trade Center. Others, including Mr. Atta, continued to live in Florida.

Airline, rental car, and cellphone records show that Mr. Atta was furiously busy. He rented cars often and put thousands of miles on them. American officials say he also made regular trips from Florida to Newark, presumably to meet with the group in Paterson. Because some of those living in Paterson had come across the country from California, it may have been on one of these trips that the Florida group and the California group began to coordinate their plans directly. The F.B.I. has also noticed spikes in cellphone use at what seem to be critical points in the plan; for example, just after the arrest of Mr. Moussaoui and just before the men began, in late August, to buy tickets for the flights they would hijack.

Investigators found that members of both the Florida and California teams were in Las Vegas in August, and they believe that final plans might have been coordinated then, including, quite possibly, what flights to hijack and which team members would be on which flight. As Sept. 11 neared, the teams were geographically in place. The men who hijacked Flight 77 from Dulles were installed in Laurel. Those who seized United Airlines Flight 93 were at hotels near Newark. Most of the 10 who hijacked two planes at Logan International Airport were at a hotel in downtown Boston.

In one of the most mysterious aspects of the plot, Mr. Atta and one of the Saudi recruits, Abdulaziz Alomari, drove to Portland, Me., on the night of Sept. 10. The two stayed in a motel in Portland and took an early morning commuter flight to Boston the next day. In doing so, they took a risk. They did not have much time to make the connection from their commuter flight to United Airlines Flight 11, the flight they commandeered. Indeed, the connection was so close that, had the commuter flight been at all late, they would have missed the very flight they intended to hijack, even as their confederates coming from downtown Boston were already assembled at Logan.

There have been many theories about this: that they made contact with an accomplice in Portland who gave them the final go-ahead; or more likely that by arriving on a connecting flight, they would avoid the security check in Boston. The explanations seem unsatisfactory, given the risk and especially given that only Mr. Atta and Mr. Alomari, who were on the same hijacking team, took the steps they did, which means that whatever their motivation, it did not apply to the three other teams.

Perhaps the best explanation is that Mr. Atta saw arriving on a connecting flight in Boston as a kind of insurance policy. Assuming that security procedures were less rigorous at a smaller airport, he may have believed that he and Mr. Alomari had a better chance of getting their knives through the checkpoint than in Boston. That would mean that, even if all the other team members failed in their assigned tasks, at least Mr. Atta and one confederate would succeed in theirs.

It was perhaps a final measure of Mr. Atta's determination and fanaticism. If the plot succeeded only in hijacking one plane and flying it to its target, he wanted to be sure that it was the plane he was on.

On the last night, the hijackers were supposed to read some handwritten instructions that Mr. Atta had distributed. The instructions told the men to shave excess hair from their bodies, to read certain passages of the Koran and to remember that the most beautiful virgins, "the women of paradise," awaited the martyrs of Islam. "When the confrontation begins," the instructions continued, "strike like champions who do not want to go back to this world."

The men who waited to strike and to die were near the end of a long journey. Mr. Atta had gone from Cairo

to Hamburg to Afghanistan to the Czech Republic to Switzerland to Spain and, of course, to the United States. Others came from Saudi Arabia, Yemen, Lebanon, the United Arab Emirates; they had passed through Malaysia, Thailand and states of the Persian Gulf on their way to what would come to be called Ground Zero.

There the complex plot to murder Americans in fulfillment of Osama Bin Laden's fatwa "to kill the Americans and their allies" would take its terrible toll on thousands of unsuspecting men and women who got up on Sept. 11 to go to work or to travel on airplanes and who died before the morning was over.

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