

**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MONTANA
MISSOULA DIVISION**

FEDERAL TRADE COMMISSION,

Plaintiff,

– v. –

AMERICAN EVOICE, LTD., et al.,

Defendants,

and

BIBLIOLOGIC, LTD.,

Relief Defendant.

CIVIL ACTION

NO. 9:13-cv-00003-DLC

**EXHIBITS IN SUPPORT
OF PLAINTIFF'S MOTION
FOR A PRELIMINARY
INJUNCTION**

VOLUME III

RE: [Fwd: TechMax Solutions]

Lydia Dziadul

Sent: Tuesday, April 14, 2009 11:52 AM
To: Rob Braach [rob@americamedia.com]
Cc: [REDACTED]@earthlink.net
Attachments: TechMax Solutions - Signature Page Blank.pdf (16 KB)

Rob,

It was just this page that needed to be signed, scanned and returned via email. If you need for me to send the whole contract I can send that as well. Just let me know.

THANK YOU,

Lydia Dziadul
Transaction Clearing, LLC
Ph: (210) 471-[REDACTED]
Fax: (210) 404-[REDACTED]
ldziadul@transactionclearing.com

Confidentiality Statement

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-----Original Message-----

From: Rob Braach [mailto:rob@americamedia.com]
Sent: Tuesday, April 14, 2009 8:24 AM
To: Lydia Dziadul
Cc: [REDACTED]@earthlink.net
Subject: RE: [Fwd: TechMax Solutions]

-----Original Message-----

From: Rob Braach
Sent: Tuesday, April 14, 2009 8:15 AM
To: Rob Braach
Subject: FW: [Fwd: TechMax Solutions]

-----Original Message-----

From: Lee Liatsis [mailto:[REDACTED]@earthlink.net]
Sent: Friday, April 10, 2009 10:55 AM
To: Rob Braach
Cc: Steve Sann
Subject: [Fwd: TechMax Solutions]


Hello Lydia,

I am not finding the relevant attachment. Please send again or specify which page you need. Is it the "client Banking information" page or a different one?

Thanks

Rob Braach, CFO





Rob,

Please see below. Have Phyllis sign the attached page, scan it and send it back to Lydia at Transaction Clearing. Please fax the entire signed contract to me on 845-215-

Thanks,

Lee

----- Original Message -----

Subject: TechMax Solutions
Date: Fri, 10 Apr 2009 11:20:45 -0600
From: Lydia Dziadul <@transactionclearing.com>
<mailto:@transactionclearing.com>
To: 'Lee Liatsis' <@earthlink.net>
<mailto:@earthlink.net>

Lee,


FYI...Received the NDA and Contract for TechMax Solutions today. The only thing missing was the signature on the Signature Page of the Agreement. I have scanned the copy of the page to show she initialized the page but forgot to sign it. May you have them print it out sign it and send it back to me via email.


Thanks for your assistance. Have a nice weekend.

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC

Ph: (210) 471-

Fax: (210) 40-

ldziadul@transactionclearing.com

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cid:691232516@08112007-0CD5

RE: Marketing Material

Eric Giere [eric@americamedia.com]

Sent: Wednesday, February 03, 2010 12:31 PM

To: Lydia Dziadul

Thanks Lydia.

I'm looking for Securadad as well. Additionally, are there any graphics that were associated with this? I noticed, for example on the PDFs for VoiceMail Professionals, the graphics show, but on the rest of the companies there's just essentially the text and blanks where the graphics would normally be.

The reason I would like the graphics showing is I'm trying to match up what you've sent with what we have, and while the wording is similar, I need to be able to identify which of the pages we're going to use as the baseline from this point forward. The problem is that without the graphics, the layouts are too similar for me to distinguish what from what.

I know this sounds confusing, and it is rather. These are the difficulties of trying to collect all the current relevant creatives in one single place. So if you're able to send me a PDF or a screen capture or even a web link so I can identify what you have and what we have complete with the graphics showing, that would be terrific.

The companies I would need that for would be: FoneRight, Securadad, HearYou2, and TechMax.

I appreciate your taking the time because I know you have many other issues far more pressing than this. But it will help tremendously in finally getting a baseline for the creatives, wording, pricing and so forth for these companies.

Thanks again for what you've already provided, and anything additional you can provide.

Eric
AmericaMedia

From: Lydia Dziadul [REDACTED]
Sent: Wednesday, February 03, 2010 11:07 AM
To: Eric Giere
Subject: Marketing Material

Eric,

I sent over the Marketing Material for Techmax Solutions, Hear You 2, Voicemail Professionals, and FoneRight. Were these the only ones you needed or where there more that you needed? Please let me know.

THANK YOU,

Lydia Dziadul
Transaction Clearing, LLC
Ph: (210) [REDACTED]
Fax: (210) [REDACTED]
REDACTED

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Banking Form

Lydia Dziadul

Sent: Tuesday, May 11, 2010 1:34 PM
To: Steve Sann [steve@americamedia.com]
Cc: Rob Braach [rob@americamedia.com]; Eric Giere [eric@americamedia.com]; Nathan Sann [nate@americamedia.com]
Importance: High
Attachments: Exhibits G - Bank Form - Letterhead.doc (38 KB)

Steve,

Several of your companies are currently billing now and to complete our system setup we need for you to complete the attached Banking form to update our records for the following companies. Thank you as always for your assistance.

- 121 FoneRight
- 122 VM Professionals
- 124 SecureAtDat

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC

Ph: (210) REDACTED

Fax: (210) REDACTED

REDACTED

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Banking Information

Cheri Stephens [cheri@americamedia.com]

Sent: Monday, May 17, 2010 3:50 PM

To: Lydia Dziadul

Cc: Steve Sann [steve@americamedia.com]; Rob Braach [rob@americamedia.com]; Nathan Sann [nate@americamedia.com]

Attachments: Voice Mail Professionals, Inc0.pdf (1 MB) ; FoneRight, Inc1.pdf (1 MB) ; 2nd Page2.pdf (715 KB) ; SecurAtDat, Inc3.pdf (1 MB)

Lydia,

Attached are the signed banking forms that you requested.

121 FoneRight
122 VM Professionals
124 SecurAtDat

Sincerely,

Cheri Stephens, Bookkeeper
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Phn: 406. REDACTED
cheri@americamedia.com

**EXHIBIT G
CUSTOMER BANKING
INFORMATION**

CLIENT NAME: Terry Lane
CLIENT ADDRESS: 500 N Rainbow Blvd, Suite 300
Las Vegas NV 89104

BANK NAME: US Bank
BANK CONTACT NAME: Chad Cole
CONTACT EMAIL ADDRESS: REDACTED @usbank.com
BANK PHONE NUMBER: 406-523-2412
BANK ADDRESS: 209 East Spruce
Missoula, MT 59802

ROUTING NUMBER: 092900383
(ABA# - 9 DIGITS)

WIRES (ONLY) NUMBER: _____
ACCOUNT NAME: Voice Mail Professionals, Inc.
ACCOUNT NUMBER: REDACTED 3839

CLIENT REPRESENTS, WARRANTS AND COVENANTS THAT THE PARTY HERETO THAT HAS SIGNED THIS AGREEMENT OR HAS CAUSED THE SAME TO BE SIGNED IS ITS DULY AUTHORIZED OFFICER

CLIENT
Terry Lane
BY: _____
PRINT: Terry Lane 5-17-10

EXHIBIT G
CUSTOMER BANKING
INFORMATION

CLIENT NAME: Greg Lane
CLIENT ADDRESS: 2720 S. Reserve St PMB 230
Missoula MT 59801

BANK NAME: US Bank
BANK CONTACT NAME: Chad Cole
CONTACT EMAIL ADDRESS: REDACTED @usbank.com
BANK PHONE NUMBER: 406-523-2412
BANK ADDRESS: 209 East Spruce
Missoula, MT 59802

ROUTING NUMBER: 097900383
(ABA# - 9 DIGITS)

WIRES (ONLY) NUMBER: _____
ACCOUNT NAME: FONERIGHT, INC
ACCOUNT NUMBER: REDACTED 1171

CLIENT REPRESENTS, WARRANTS AND COVENANTS THAT THE PARTY HERETO THAT HAS SIGNED THIS AGREEMENT OR HAS CAUSED THE SAME TO BE SIGNED IS ITS DULY AUTHORIZED OFFICER

CLIENT 

BY: _____
PRINT: Greg Lane. 5-13-10

**EXHIBIT G
CUSTOMER BANKING
INFORMATION**

CLIENT NAME:

Nathan Sann

CLIENT ADDRESS:

2120 S Reserve St PMB 217
Missoula MT 59801

BANK NAME:

US Bank

BANK CONTACT NAME:

Chad Cole

CONTACT EMAIL ADDRESS:

REDACTED@usbank.com

BANK PHONE NUMBER:

406-523-2412

BANK ADDRESS:

209 East Spence
Missoula, MT 59802

ROUTING NUMBER:

092900383

(ABA# - 9 DIGITS)

WIRES (ONLY) NUMBER:

ACCOUNT NAME:

Securadent, Inc

ACCOUNT NUMBER:

REDACTED 2604

CLIENT REPRESENTS, WARRANTS AND COVENANTS THAT THE PARTY HERETO THAT HAS SIGNED THIS AGREEMENT OR HAS CAUSED THE SAME TO BE SIGNED IS ITS DULY AUTHORIZED OFFICER

CLIENT:

Nathan Sann

BY:

NATHAN SANN 05/13/10

PRINT:

NATHAN SANN COO

regulatory actions

Rob Braach [rob@americamedia.com]

Sent: Tuesday, July 20, 2010 12:29 PM

To: Silvano Bonanni; Lydia Dziedul

Hi Lydia and Silvano,

Please be sure and inform me of regulatory matters with CC to Steve Sann and Eric Giere.

Thanks

Rob Braach, CPA
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
office: 406- [REDACTED]
cell: 406- [REDACTED]
rob@americamedia.com

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HearYou2 paperwork

Eric Giere [eric@americamedia.com]

Sent: Monday, August 08, 2011 12:25 PM
To: Lydia Dziadul
Cc: Rob Braach [rob@americamedia.com]
Attachments: HearYou2 Ownership Change.pdf (509 KB)

Hi Lydia,

I've attached, I believe, all the necessary paperwork for changing ownership on HearYou2. Please let me know if you need any additional information from me.

Thanks.

Eric

ERIC GIERE
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801

This message may contain confidential or proprietary information and is intended for the person or entity to whom it was originally addressed. Any use by others is strictly prohibited.

HearYou2

509 N. Sullivan Road, PMB 520
Spokane Valley, WA 99037

Tele 702- REDACTED Fax 888-486-7326

June 18th, 2011

Ms. Lydia Dziadul
Transaction Clearing, LLC
500 North Loop 1604 E, Suite 250
San Antonio, TX 78232

Dear Ms. Dziadul,

Attached please find the necessary paperwork for ownership change of HearYou2.

Sincerely,

Brianna McLaughlin
President

ASSIGNMENT

KNOW ALL MEN BY THESE PRESENTS: That Briana McLauchlin, hereinafter "Assignor", for and in consideration of the consideration provided in the following paragraphs, and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby sell, set over, transfer, convey, and assign unto STEVE V. SANN, hereinafter "Assignee", all of her right, title, and interest in and to that certain entity, including the property, assets, capital and profits thereof, known as Hearyou2, Inc. (the "Company") and all the shareholders therein expressly consent to and agree to this assignment and shall be bound by the same.

The consideration paid by Assignee is as follows:

Assignor warrants and the Company acknowledges that all distributions of said property, assets, capital and profits may be distributed to the Assignee.

Assignor hereby certifies that, to the best of its knowledge, the corporate documents, if applicable, are in good standing and not in default. Assignor agrees to execute such additional documents as may be required to effectuate this assignment and the conveyance intended hereunder.

Assignor warrants and acknowledges that the above-described right, title and interest has not been conveyed, transferred, assigned or otherwise pledged.

Assignor does hereby make, constitute and appoint Assignee as her true and lawful attorneys in fact to have, use and take all lawful means for the collection of her share of the property, assets, capital and profits of said corporation.

TO HAVE AND TO HOLD THE SAME together with all rights and remedies of the Assignor, to the Assignees, and their successors and assigns.

Assignee, by executing this instrument, specifically accept the assignment intended hereunder, and assumes all obligations of Assignor under said corporation and the corporate documents, if applicable. Assignee further hereby indemnifies and holds harmless Assignor from and against all costs, losses and claims that arise for the corporation or its property from and after the date hereof.

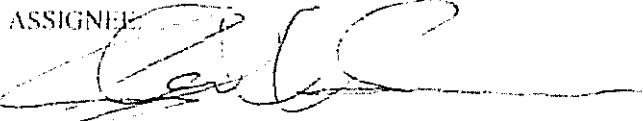
IN WITNESS WHEREOF, this instrument has been executed this 18th day of June, 2011.

ASSIGNOR:



Briana McLauchlin

ASSIGNEE:



Steve V. Sann

CLIENT DATA SHEET

Client Legal Name (must agree to Client's current Articles of Organization or equivalent organizational documents) & DBA Name (if different from Client Legal Name)	HEARYOU2, INC.				
	State	Date of Incorporation or Formation			
	Nevada	7-30-2008			
Federal ID No. REDACTED	D&B Number	FCC Registration No.			
Principal Address	509 N. Sullivan Road PMB 520				
City	Spokane Valley	State	WA	Zip	99037
Telephone	702-REDACTED	Fax	888-486-7326		
Customer Service 800#	866-257-6872				

President Name	Steven V. Sann				
Home Address	REDACTED				
City	Stevensville	State	MT	Zip	59870
Telephone	406-REDACTED	Fax			
Email Address	steve@americamedia.com				
To Receive All Notice(s) circle one	Yes	No			

CFO Name	N/A				
Home Address					
City		State		Zip	
Telephone		Fax			
Email Address					
To Receive All Notice(s) circle one	Yes	No			

IPOC Name (Initial Point of Contact)	Rebekah Cockrell				
Address	2120 S. Reserve St. PMB 210				
City	Missoula	State	MT	Zip	59801
Telephone	406-REDACTED	Fax	888-457-4416		
Email Address	rebekah@americamedia.com				
To Receive All Notice(s) circle one	Yes	No			

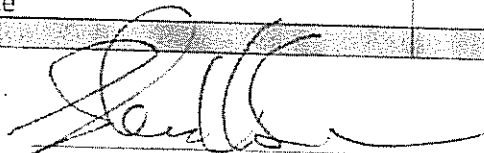
TRANSACTION CLEARING, LLC
Client _____

Billing and Collection Management Service Agreement
Transaction Clearing _____

IT Name (IT Group)	Reuni, LLC				
Address	14100 Walsingham Road Suite 36-25				
City	Largo	State	FL	Zip	33774
Telephone	727-REDACTED	Fax	800-729-0932		
Email Address					
To Receive All Notice(s) circle one	Yes		No		
Billing Transaction Type	Enhanced Service				

Steven V. Sann
Steven V. Sann

Print Name


 Signature

8/5/11

Date

TRANSACTION CLEARING, LLC
 Client _____

Billing and Collection Management Service Agreement
 Transaction Clearing _____

RE: September 2011 Cramming Complaints

Rebekah Cockrell [rebekah@americamedia.com]

Sent: Thursday, November 03, 2011 10:23 AM
To: Lydia Driadul
Cc: Rebekah Cockrell [rebekah@americamedia.com]
Attachments: Cramming Complaints TC October 2011.xls (25 KB)

We have none to report for the following Subcics.

Hear You 2 139

SecureAtDat 119

VoiceMail Pro 122

FoneRight 097

TechMax 097

Thanks,

Rebekah

Rebekah Cockrell

Representative for America Media Corp

2120 So Reserve St PMB 210

Missoula, MT 59801

Office: 406-REDACTED

rebekah@americamedia.com

REQUEST RELEASE OF INFORMATION

RICK PHYLLIS TRYON **REDACTED**

Sent: Wednesday, December 14, 2011 10:43 PM
To: Lydia Dziadul
Cc: Steve Sann [steve@americamedia.com]; rob@americamedia.com
Importance: High

TO:

Lydia Dziadul

Transaction Clearing
500 N Loop
1604 E Suite 250
San Antonio
Texas 78232

Ms. Dziadul:

As President of Techmax, I am requesting information on the release of the following information per the relevant provisions below specific to Techmax. I am requesting your response no later than December 20, 2011. I have also sent this information via certified mail.

Phyllis S. Tryon

President, Techmax
REDACTED

Settlement Process a.(i) b "A schedule setting forth the past 12 months

average Bad Debt Reserve held by each LEC will be made available to client upon request on a periodic basis.

c."A schedule setting forth amounts for Bad Debt True-Up will be made available to Client on a monthly basis after the initial Bad Debt True-up."

"A schedule setting forth the past 12 months average Adjustment Reserve

held by each LEC will be made available to Client upon request on a periodic basis."

Settlement Process b.(xii) Bad Debt Reserve percentage is on an individual

case basis and usually tried up on a rolling 13 month basis ("Bad Debt Reserve True-Up")

How is it that Transaction Clearings notice of July 26,2011 refers to the default provision of the Agreement? AT&T's determination did not cause Techmax or Client to default on it's obligations?

The Default Section does read that:

a) Either party will be in default hereunder if either party i.) fails to make any payment specified in this Agreement when due and such failure continues for five business days after written notice.

iii.)Is in default of any of the provisions relating to Client providing its own Customer Service, if applicable, and such failure continues for five business days after written notice.

-----Original Message-----

From: Lydia Dziadul |REDACTED
Sent: Wednesday, December 07, 2011 5:39 PM
To: Rob Braach
Subject: RE: release of reserves

No. We will need to speak with each President/owner who signed the B&C contract.

From: Rob Braach [rbraach@tridatasystems.com]
Sent: Tuesday, December 06, 2011 4:47 PM

To: Lydia Dziadul

Subject: RE: release of reserves

Thank you for clarification. Is Steve Sann authorized?

-----Original Message-----

From: Lydia Dziadul |REDACTED

Sent: Tuesday, December 06, 2011 3:26 PM
To: Rob Braach
Cc: Steve Sann; [REDACTED]@cahalanlegal.com
Subject: RE: release of reserves

The issue is that you are not an authorized person to discuss issues on behalf of these clients. We can however, repeat again that all accounts are on hold pending the LECs release of remittances in 12-18 months. Each client should also be aware of their current settlement balance and whether their current reserve balance is enough to cover if negative plus cover all future LEC bad debt.

From: Rob Braach [rbraach@tridatasystems.com]
Sent: Monday, December 05, 2011 5:30 PM
To: Lydia Dziadul
Cc: Steve Sann; [REDACTED]@cahalanlegal.com
Subject: RE: release of reserves

Dear Lydia,

The request was to simply have the the settlements paid to the respective bank accounts on file. Nothing else has changed. What is the issue?

-----Original Message-----

From: Lydia Dziadul [REDACTED]
Sent: Monday, December 05, 2011 2:27 PM
To: Rob Braach
Cc: egiere@tridatasystems.com; [REDACTED]@cahalanlegal.com
Subject: RE: release of reserves
Importance: High

Dear Rob,

In order for us to proceed further with your request the following must be completed and forwarded to Transaction Clearing.

For each customer in question we will need a signed and notarized formal letter on company letterhead from the Owners/Managing Partners the person who signed each contract stating all rights have been transferred over to the new Managing Partner including all liabilities and bad debts regarding each company. The attached Exhibit F must be filled out by the new owners/managing partner with the appropriate Contact person(s) for each company with their exact Physical Address no PO BOX address, provide their

direct phone line, mobile number and email address.

The letter will need to be signed by:

1. The person who signed each contract and state that the signing person is an officer authorized to act for company; and
2. The new Owner/Managing Partner.

Thank you,

Lydia Dziadul

From: Rob Braach [rbraach@tridatasystems.com]
Sent: Friday, December 02, 2011 9:56 AM
To: Lydia Dziadul
Cc: egiere@tridatasystems.com; REDACTED@cahalanlegal.com;
rbraach@tridatasystems.com
Subject: RE: release of reserves

Hi Lydia,

To my knowledge, I believe this email was delivered to you but as of yet I have not received a response. Steve Sann has directed me to turn this over to our attorney if I do not have a response from you by tomorrow.

Thank you for your attention to this matter.

Rob Braach

From: Rob Braach [mailto:rbraach@tridatasystems.com]
Sent: Tuesday, November 15, 2011 3:03 PM
To: ldziadul REDACTED
Cc: 'Rob Braach'; egiere@tridatasystems.com
Subject: release of reserves

Hi Lydia,

Might there be a time in the near future such as this Thursday or Friday afternoon to discuss releasing reserve money particularly for Techmax.

However, my information also indicates that money should be released for Voice Mail Professionals and Securadad. Also, we never did receive an answer to our question at the end of July for more confirmation that it was complaints that forced you to stop billing for AT&T and Verizon.

Your prompt response to this request will be most appreciated and will thus preclude any legal involvement.

Thank you in advance for your prompt assistance.

Rob Braach, President

Tridata Systems, Inc.
Representative for Emerica Media Corp
rbraach@tridatasystems.com

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Circular 230, we inform you that any tax advice that may be contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding tax-related penalties under Section 6662(a)(2) of the Internal Revenue Code for underpayment of federal taxes, or applicable state or local tax law provisions or (ii) promoting, marketing or recommending to another party any tax-related matters addressed herein.

Letters

Eric Giere [eric@americamedia.com]

Sent: Monday, April 05, 2010 6:15 PM

To: Lydia Dziadul

Categories: DUE DATE

Attachments: TechMax_TC.pdf (329 KB) ; Securdatdat_TC.pdf (339 KB)

Hi Lydia,

Here are AT&T True and Correct Billing letters for two of the four companies:

- TechMax
- Securdatdat

I'll have the other two for you tomorrow.

Regards,

Eric

ERIC GIERE
Representative for America Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Office: 406-REDACTED

April 2, 2010

Phyllis Tryon
TechMax Solutions, Inc.
REDACTED

Great Falls, MT 59401

Lydia Dziadul
Transaction Clearing
500 N Loop, 1604 E Suite 250
San Antonio, TX 78232

Dear Lydia,

Pursuant to your request, TechMax Solutions, Inc. has reviewed the sales, marketing and verification practices and has determined that such sales, marketing and verification practices are not likely to result in cramming.

Enclosed you will find the current marketing materials submitted to you for approval.

The parties we typically use for our marketing are Clash Media, DMI, and Smiley Media.

We have implemented stringent validation procedures to affirmatively ensure that cramming actions should not occur.

Our normal validation procedures include EBQuery, which checks to see if customers are already being LEC billed for other products, SmartMatch that compares customer name with address, and other screening procedures for business, cell phones, non-billable states, existing accounts and similar items.

For offers using Social Security validation, we use BSG Bill2Phone validation which processes a two level Public and Private data screening. In short, the sequence is:

PUBLIC

- Last Name and Phone Number Directory Lookup
- LIDB Dip
 - Match Registered Name to Phone Bill
 - Check phone number against the OCN
- HDR check (Historical Data Repository) for customer bill blocks, bad debts and similar

PRIVATE

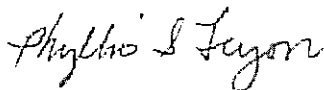
- Lexus-Nexus
 - First Name, Last Name, Address, Last 4 digits of Social Security Number

And as per your email Exhibit H, TechMax Solutions, Inc. warrants and represents:

- H1. Client will submit to Transaction Clearing for billing and collection only true and correct charges properly authorized by End Users.
- H2. Prior to submitting any charge to Transaction Clearing to be billed by any and all LECs, Client will thoroughly inform the End User of the service being offered, including all associated charges, and will explicitly inform End User that the associated charges for the service will be rendered in the LEC End User bill.
- H3. Prior to submitting any charge to Transaction Clearing, Client will obtain the End User's clear and explicit consent to purchase the services offered and to have the associated charges included in the LEC End User bill.
- H4. Client will operate in a manner that precludes cramming.
- H5. Client shall be responsible for ensuring that any billing data, submitted by Client to Transaction Clearing to be billed by any and all LECs, complies with the terms and conditions of this Agreement.
- H6. Client has the duty to operate in a manner consistent with this Agreement, with any and all LEC agreements between Transaction Clearing and each and every LEC, and applicable law. Any Client that impairs the ability of either the LECs or Transaction Clearing to comply with all terms and conditions of this Agreement, any and all LEC agreements between Transaction Clearing and each and every LEC or to comply with any applicable legal or regulatory requirement shall be deemed to be a breach of this Agreement by Client.
- H7. Client must, if it is to have any factual basis for making the representations and warranties stated in H1 – H6 of Exhibit H, (i) directly review the sales, marketing and verification practices used by Client or any outside sales and marketing entities used by Client, to determine and affirm that those processes will result in properly authorized charges; and (ii) provide Transaction Clearing all sales, marketing and verification scripts and documentation with an executed Exhibit H and prior to implementing any changes to such sales, marketing and verification scripts and documentation, for Transaction Clearing's review.

If you require any additional information, please feel free to contact me.

Best regards,



Phyllis Tryon
President

April 2, 2010

Nathan Sann
Securatdat, Inc.
2120 S. Reserve St. PMB 217
Missoula, MT 59801

Lydia Dziadul
Transaction Clearing
500 N Loop, 1604 E Suite 250
San Antonio, TX 78232

Dear Lydia,

Pursuant to your request, Securatdat, Inc. has reviewed the sales, marketing and verification practices and has determined that such sales, marketing and verification practices are not likely to result in cramming.

Enclosed you will find the current marketing materials submitted to you for approval.

The parties we typically use for our marketing are Clash Media, DMI, and Smiley Media.

We have implemented stringent validation procedures to affirmatively ensure that cramming actions should not occur.

Our normal validation procedures include EBQuery, which checks to see if customers are already being LEC billed for other products, SmartMatch that compares customer name with address, and other screening procedures for business, cell phones, non-billable states, existing accounts and similar items.

For offers using Social Security validation, we use BSG Bill2Phone validation which processes a two level Public and Private data screening. In short, the sequence is:

PUBLIC

- Last Name and Phone Number Directory Lookup
- LIDB Dip
 - Match Registered Name to Phone Bill
 - Check phone number against the OCN
- HDR check (Historical Data Repository) for customer bill blocks, bad debts and similar

PRIVATE

- Lexus-Nexus
 - First Name, Last Name, Address, Last 4 digits of Social Security Number

And as per your email Exhibit H, Securadat, Inc. warrants and represents:

H1. Client will submit to Transaction Clearing for billing and collection only true and correct charges properly authorized by End Users.

H2. Prior to submitting any charge to Transaction Clearing to be billed by any and all LECs, Client will thoroughly inform the End User of the service being offered, including all associated charges, and will explicitly inform End User that the associated charges for the service will be rendered in the LEC End User bill.

H3. Prior to submitting any charge to Transaction Clearing, Client will obtain the End User's clear and explicit consent to purchase the services offered and to have the associated charges included in the LEC End User bill.

H4. Client will operate in a manner that precludes cramming.

H5. Client shall be responsible for ensuring that any billing data, submitted by Client to Transaction Clearing to be billed by any and all LECs, complies with the terms and conditions of this Agreement.

H6. Client has the duty to operate in a manner consistent with this Agreement, with any and all LEC agreements between Transaction Clearing and each and every LEC, and applicable law. Any Client that impairs the ability of either the LECs or Transaction Clearing to comply with all terms and conditions of this Agreement, any and all LEC agreements between Transaction Clearing and each and every LEC or to comply with any applicable legal or regulatory requirement shall be deemed to be a breach of this Agreement by Client.

H7. Client must, if it is to have any factual basis for making the representations and warranties stated in H1 – H6 of Exhibit H, (i) directly review the sales, marketing and verification practices used by Client or any outside sales and marketing entities used by Client, to determine and affirm that those processes will result in properly authorized charges; and (ii) provide Transaction Clearing all sales, marketing and verification scripts and documentation with an executed Exhibit H and prior to implementing any changes to such sales, marketing and verification scripts and documentation, for Transaction Clearing's review.

If you require any additional information, please feel free to contact me

Best regards,



Nathan Sann
President

FoneRight ATT letter

Eric Giere [eric@americamedia.com]

Sent: Tuesday, April 06, 2010 6:17 PM

To: Lydia Dziadul

Categories: DUE DATE

Attachments: FoneRight_TC.pdf (327 KB)

Hi Lydia,

Well, here's the third ATT letter, this one for FoneRight. I'll have the last one for you tomorrow. I'm very sorry for the delay.

Thanks.

Eric

ERIC GIERE
Representative for America Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Office: 406-REDACTED

April 2, 2010

Gregory D. Lane
FoneRight, Inc.
2120 S. Reserve St. PMB 230
Missoula, MT 59801

Lydia Dziadul
Transaction Clearing
500 N Loop, 1604 E Suite 250
San Antonio, TX 78232

Dear Lydia,

Pursuant to your request, FoneRight, Inc. has reviewed the sales, marketing and verification practices and has determined that such sales, marketing and verification practices are not likely to result in cramming.

Enclosed you will find the current marketing materials submitted to you for approval.

The parties we typically use for our marketing are Clash Media, DMI, and Smiley Media.

We have implemented stringent validation procedures to affirmatively ensure that cramming actions should not occur.

Our normal validation procedures include EBQuery, which checks to see if customers are already being LEC billed for other products, SmartMatch that compares customer name with address, and other screening procedures for business, cell phones, non-billable states, existing accounts and similar items.

For offers using Social Security validation, we use BSG Bill2Phone validation which processes a two level Public and Private data screening. In short, the sequence is:

PUBLIC

- Last Name and Phone Number Directory Lookup
- LIDB Dip
 - Match Registered Name to Phone Bill
 - Check phone number against the OCN
- HDR check (Historical Data Repository) for customer bill blocks, bad debts and similar

PRIVATE

- Lexus-Nexus
 - First Name, Last Name, Address, Last 4 digits of Social Security Number

And as per your email Exhibit H, FoneRight, Inc. warrants and represents:

- H1. Client will submit to Transaction Clearing for billing and collection only true and correct charges properly authorized by End Users.
- H2. Prior to submitting any charge to Transaction Clearing to be billed by any and all LECs, Client will thoroughly inform the End User of the service being offered, including all associated charges, and will explicitly inform End User that the associated charges for the service will be rendered in the LEC End User bill.
- H3. Prior to submitting any charge to Transaction Clearing, Client will obtain the End User's clear and explicit consent to purchase the services offered and to have the associated charges included in the LEC End User bill.
- H4. Client will operate in a manner that precludes cramming.
- H5. Client shall be responsible for ensuring that any billing data, submitted by Client to Transaction Clearing to be billed by any and all LECs, complies with the terms and conditions of this Agreement.
- H6. Client has the duty to operate in a manner consistent with this Agreement, with any and all LEC agreements between Transaction Clearing and each and every LEC, and applicable law. Any Client that impairs the ability of either the LECs or Transaction Clearing to comply with all terms and conditions of this Agreement, any and all LEC agreements between Transaction Clearing and each and every LEC or to comply with any applicable legal or regulatory requirement shall be deemed to be a breach of this Agreement by Client.
- H7. Client must, if it is to have any factual basis for making the representations and warranties stated in H1 – H6 of Exhibit H, (i) directly review the sales, marketing and verification practices used by Client or any outside sales and marketing entities used by Client, to determine and affirm that those processes will result in properly authorized charges; and (ii) provide Transaction Clearing all sales, marketing and verification scripts and documentation with an executed Exhibit H and prior to implementing any changes to such sales, marketing and verification scripts and documentation, for Transaction Clearing's review.

If you require any additional information, please feel free to contact me.

Best regards,



Gregory D. Lane
President

RE: FoneRight ATT letter

Lydia Dziadul

Sent: Tuesday, April 06, 2010 7:16 PM
To: Eric Giere [eric@americamedia.com]
Importance: High

Super. I just need to make sure I have it by noon CST tomorrow.

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC

Ph: (210) REDACTED

Fax: (210)

REDACTED

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From: Eric Giere [mailto:eric@americamedia.com]
Sent: Tuesday, April 06, 2010 5:17 PM
To: Lydia Dziadul
Subject: FoneRight ATT letter

Hi Lydia,

Well, here's the third ATT letter, this one for FoneRight. I'll have the last one for you tomorrow. I'm very sorry for the delay.

Thanks.

Eric

ERIC GIERE
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Office: 406-REDACTED

Voicemail Professionals

Eric Giere [eric@americamedia.com]

Sent: Wednesday, April 07, 2010 12:03 PM

To: Lydia Dziadul

Categories: DUE DATE

Attachments: VMS_TC.pdf (335 KB)

Hi Lydia,

Here's the last of the AT&T letters.

Thanks.

Eric

ERIC GIERE
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Office: 406-REDACTED

April 2, 2010

Terry D. Lane
Voicemail Professionals, Inc.
500 N Rainbow Blvd, Suite 300
Las Vegas, NV 89107

Lydia Dziadul
Transaction Clearing
500 N Loop, 1604 E Suite 250
San Antonio, TX 78232

Dear Lydia,

Pursuant to your request, Voicemail Professionals, Inc. has reviewed the sales, marketing and verification practices and has determined that such sales, marketing and verification practices are not likely to result in cramming.

Enclosed you will find the current marketing materials submitted to you for approval

The parties we typically use for our marketing are Clash Media, DMI, and Smiley Media.

We have implemented stringent validation procedures to affirmatively ensure that cramming actions should not occur.

Our normal validation procedures include EBQuery, which checks to see if customers are already being LEC billed for other products, SmartMatch that compares customer name with address, and other screening procedures for business, cell phones, non-billable states, existing accounts and similar items.

For offers using Social Security validation, we use BSG Bill2Phone validation which processes a two level Public and Private data screening. In short, the sequence is:

PUBLIC

- Last Name and Phone Number Directory Lookup
- LIDB Dip
 - Match Registered Name to Phone Bill
 - Check phone number against the OCN
- HDR check (Historical Data Repository) for customer bill blocks, bad debts and similar

PRIVATE

- Lexus-Nexus
 - First Name, Last Name, Address, Last 4 digits of Social Security Number

And as per your email Exhibit H, Voicemail Professionals, Inc. warrants and represents:

- H1. Client will submit to Transaction Clearing for billing and collection only true and correct charges properly authorized by End Users.
- H2. Prior to submitting any charge to Transaction Clearing to be billed by any and all LECs, Client will thoroughly inform the End User of the service being offered, including all associated charges, and will explicitly inform End User that the associated charges for the service will be rendered in the LEC End User bill.
- H3. Prior to submitting any charge to Transaction Clearing, Client will obtain the End User's clear and explicit consent to purchase the services offered and to have the associated charges included in the LEC End User bill.
- H4. Client will operate in a manner that precludes cramming.
- H5. Client shall be responsible for ensuring that any billing data, submitted by Client to Transaction Clearing to be billed by any and all LECs, complies with the terms and conditions of this Agreement.
- H6. Client has the duty to operate in a manner consistent with this Agreement, with any and all LEC agreements between Transaction Clearing and each and every LEC, and applicable law. Any Client that impairs the ability of either the LECs or Transaction Clearing to comply with all terms and conditions of this Agreement, any and all LEC agreements between Transaction Clearing and each and every LEC or to comply with any applicable legal or regulatory requirement shall be deemed to be a breach of this Agreement by Client.
- H7. Client must, if it is to have any factual basis for making the representations and warranties stated in H1 – H6 of Exhibit H, (i) directly review the sales, marketing and verification practices used by Client or any outside sales and marketing entities used by Client, to determine and affirm that those processes will result in properly authorized charges; and (ii) provide Transaction Clearing all sales, marketing and verification scripts and documentation with an executed Exhibit H and prior to implementing any changes to such sales, marketing and verification scripts and documentation, for Transaction Clearing's review.

If you require any additional information, please feel free to contact me.

Best regards,



Terry D. Lane
President

RE: AT&T Threshold - EFax Services - Techmax

Joanna Giffin [joanna@americamedia.com]

Sent: Monday, September 27, 2010 4:36 PM

To: Silvano Bonanni

Cc: Rob Braach [rob@americamedia.com]; Lydia Dziadul

Hi Silvano -

What is the timing difference between complaint fees and counts on Settlement reports and counts on the Bill Rendering report?
Which one should be used to determine threshold compliance?

Thanks -

Joanna

From: Silvano Bonanni **REDACTED**

Sent: Thursday, September 23, 2010 2:00 PM

To: Joanna Giffin

Cc: Rob Braach; Lydia Dziadul

Subject: RE: AT&T Threshold - EFax Services - Techmax

Hi Joanna,

I am trying to put some information together today on this but if you look in our reports under the Bill Rendering to Cramming and view AT&T you will be able to pull the numbers and counts from there. Once I get my notices together I will forward, I am trying to get these out today.

From: Joanna Giffin [mailto:joanna@americamedia.com]

Sent: Thursday, September 23, 2010 11:26 AM

To: Silvano Bonanni

Cc: Rob Braach

Subject: FW: AT&T Threshold - EFax Services

Silvano -

Will you send us the complaint counts by LEC and region?

Thanks -

Joanna

From: Rob Braach

Sent: Wednesday, September 22, 2010 3:43 PM

To: Joanna Giffin

Subject: Fw: AT&T Threshold - EFax Services

From: Silvano Bonanni <sbonanni@transactionclearing.com>

To: Rob Braach; Steve Sann

Cc: Lydia Dziadul <**REDACTED**>

Sent: Wed Sep 22 17:35:29 2010

Subject: AT&T Threshold - EFax Services

Good Afternoon Steve, Rob,

I need to make you aware that Transaction Clearing has been contacted by AT&T in regard to several accounts that have or are about to exceed the threshold of 50 inquiries in one month. Immediate action needs to be taken to reduce the inquiry level for each of these accounts to avoid suspension and possible termination. All of the accounts offer E-Fax service which has concerned AT&T regarding the number of disputes in the short time that these accounts have been billing. Consider this a formal request, with a formal letter going out tomorrow, for action plans from each of your clients to reduce the inquiry level in all AT&T regions. We are asking that the marketing for these companies stop until further notice, in addition we would like for you to send us a list (per account) of newly activated BTN's that have not yet billed but have given authorization for your client's services. If your clients are not able to lower their dispute level it may result in AT&T no longer accepting these services.

The companies involved are:

SubCIC	Company	Start Date
097	Techmax Solutions	Sep 09

We will be contacting you shortly to discuss the immediate actions that will be taken by these companies to reduce the dispute level.

Thank you,

Silvano Bonanni

Manager - Customer Relations

Transaction Clearing, LLC

O: 210-REDACTED

F: 210-REDACTED

REDACTED

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RE: Amended AT&T Billing and Collection Agreement with Transaction Clearing

Eric Giere [eric@americamedia.com]

Sent: Tuesday, December 28, 2010 4:59 PM

To: Lydia Dziadul

Cc: Rob Braach [rob@americamedia.com]

Hi Lydia,

If we are not planning on marketing through AT&T in January, is it necessary to send you the information requested by tomorrow? Additionally, is that paperwork required for continued billing of existing customers through AT&T?

I'm sure all of this makes you a very busy person, but if you can give me an answer on those questions, I'd sure appreciate it.

Happy holidays.

Eric

From: Lydia Dziadul [REDACTED]

Sent: Tuesday, December 28, 2010 2:47 PM

Subject: Amended AT&T Billing and Collection Agreement with Transaction Clearing

Importance: High



December 28, 2010

To: Transaction Clearing Clients

Subject: Amended AT&T Billing and Collection Agreement with Transaction Clearing

AT&T has recently notified Transaction Clearing of major amendments to its Billing and Collections agreement. Transaction Clearing is required to perform a complete and comprehensive audit to ensure compliance with all AT&T amendments. These amendments become effective January 1, 2011 and are applicable to new and existing business.

Certain amendments require Client to notify Transaction Clearing within five (5) business days pertaining to any changes to your business including but not limited to principal parties, business contact information (contact name, address, email, and direct phone number), affiliate companies, marketing and Third-part Verification vendors, past or present. The failure of Client to provide complete accurate information to notify AT&T within ten (10) business days of any changes will result in an AT&T administrative fee of \$10,000 dollars per occurrence to Client.

In response to AT&T's requirements, Transaction Clearing requests Client provide the following information regardless of past submissions no later than the end of business day (CST) Wednesday, December 29.

Business and Principle Parties

1. The names of client's business(s) and affiliated companies.

2. The names of owners and principals.
3. The Business contact information
 - a. Contact Name
 - b. Address
 - c. Email
 - d. Direct Phone Number
4. Marketing Vendor(s)
5. Marketing Material
6. Third-party Verification vendor

Marketing Incentives

1. Incentive marketing such as "free trial offer", "limited time offer", gift cards, promotions, discounts or other similar incentives to entice sale of products or service is prohibited.
2. Online sales require Clients to maintain the date of transaction, end-user's IP address, and the URL at which the end-user was presented with the offer.
3. All letters of authorization (LOAs) must be contained in a document that is separate or easily separable form. The LOA must not be pre-populated from any other form, survey, questionnaire or similar data mining method.

Verification and Double Opt-In Requirements

1. Client must provide the end-user with a separate communication to allow the end-user to confirm purchase agreement in the form of a separate screen, dialog box, or electronic confirmation email. The separate communication must contain the service provider name, service being provided, price offering, billing period along with a presentment page with a Internet hyperlink, confirmation button, check box or toll free number by which the end user can confirm the purchase.
2. Client must obtain verification of the End-user's consent and may not be pre-populated.
3. Client will not submit any record for transaction without offering and obtaining the end-users Double-Opt In confirmation of their purchase in adherence to requirements.
4. All online sales must meet Double Opt-In requirements above.
5. All other verification whether verbal, written or electronic, must be retained for no less than five years after the sales transaction date.
6. All sales calls will be record and retained for no less than five years.

Cramming Tolerances and Escalated Complaints

A cramming complaint is any charge where the End-User did not authorize a charge for a Client's product or services.

1. A new monthly billing transaction threshold per region will be 0.75% effective April 1, 2011 except for the South East region which will retain a maximum threshold of 50 cramming complaints per month.
2. On or before the 5th of each month, every Client must accurately report the number of cramming complaints received from a client's call center. The reported cramming number will be in addition to the AT&T numbers and will be considered in threshold calculations.
3. Clients are to provide AT&T evidence of End-Users consent, promptly upon request by AT&T.
4. "Escalated Complaints" will be subject to an AT&T administrative fee charge of \$350 per "Escalated Complaint".
 - a. An "Escalated Complaint" is a complaint or investigation initiated on behalf of the consumer by any federal or state agency, regulatory body, any consumer advocacy group, firm hired by consumer to recover unauthorized charges, or the Better Business Bureau regarding product or service charges that have been billed on any AT&T End-User Bill.
 - b. An "Escalated Complaint" is any complaint sent to any AT&T executive or any AT&T work group responsible for resolving escalated appeals regarding product or service charges that have been billed on any AT&T End-User Bill.
5. AT&T "Escalated Complaint" administrative fee charge cannot be passed or recovered from end-user. Client cannot seek to recover all or part of "Escalated Complaint" fee from Transaction Clearing or AT&T.

Bill Blocking

Starting May 2011, AT&T MW and East regions will implement bill blocking. Additional AT&T regions will implement bill blocking

upon sixty (60) days notice. After a bill block request is added to an end-user's account, AT&T will only allow continued billing of the following charges; Primary Inter-exchange Carrier Change ("PICC") charges, Federal and State USF, toll, operator assistance charges, taxes, single bill fee or similar charges.

1. Transaction Clearing may block End-User BTNs from additional charges resulting from cramming complaints received from the End-User directly or by way of a LEC.
2. AT&T may block End-User account due to end-user failing to pay balances by due date in MW, SW and West regions only.

THANK YOU,

Transaction Clearing, LLC

Ph: (210) REDACTED

Fax: (210)

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This email and any files transmitted with it are confidential, may be legally privileged, and are intended solely for the use of the individual(s) or entity to which they are addressed. If you are not the intended recipient, please be aware that any disclosure, copying, distribution or use of the contents of this message in any way whatsoever is prohibited. If you have received this email in error please notify the sender immediately and delete the message and any attachments.

Frontier Request Action Plan

Lydia Dziadul

Sent: Wednesday, December 29, 2010 12:44 PM
To: Steve Sann [steve@americamedia.com]; Nathan Sann [nate@americamedia.com]; Rob Braach [rob@americamedia.com]; Rebekah Cockrell [rebekah@americamedia.com]
Cc: Silvano Bonanni; Betty Aguilar
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of December 2010 (2nd & 3rd week), Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Dec-10	97	Techmax Solutions

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul
 Transaction Clearing, LLC

Techmax Action Plan

Eric Giere [eric@americamedia.com]

Sent: Monday, January 10, 2011 4:15 PM
To: Lydia Dziadul
Cc: Rob Braach [rob@americamedia.com]; Silvano Bonanni
Attachments: Action Plan_TechMax_Jan2011.docx (12 KB)

Hi Lydia,

I've attached the requested Action Plan for Techmax. Unfortunately Steve is not available today for signing, so I've emailed the president of Techmax and will get her signature and send that to you.

The people who normally handle these types of things are gone this week, so I'm doing what I can.

Let me know if you need anything else.

Thanks.

Eric

ERIC GIERE
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Office: 406-REDACTED

This message may contain confidential or proprietary information and is intended for the person or entity to whom it was originally addressed. Any use by others is strictly prohibited.

TechMax Solutions, Inc.

; REDACTED

Great Falls, MT 59401

Tele 702-t REDACTED Fax 888-486-4758

January 10, 2011

Ms. Lydia Dziadul
Transaction Clearing, LLC
500 North Loop 1604 E, Suite 250
San Antonio, TX 78232

Re: Response to December 29, 2010 Cramming Notice - Frontier

Dear Ms. Dziadul,

We are in receipt of your letter dated December 29, 2010 whereby you requested an Action Plan on behalf of Frontier. In response we offer the following:

1. We limited marketing in Techmax to 6 days in December, stopping marketing on December 13, 2010.
2. There will be no marketing with Techmax for January 2011, and we will monitor complaint levels throughout the month.
3. We have continued our practice of rejecting any BTN that has ever been a prior customer.
4. We are reviewing our marketing paths.

We also believe that the elevated complaints might tangentially be related to certain call center issues which have been addressed.

We continue to answer electronic and U.S. mail correspondence and to cancel service as requested.

In summary, we are hopeful these actions and continued diligence in all areas of customer service will bring our inquiry and credit levels to acceptable thresholds in the near future.

Should you have any questions or require further information, please feel free to contact me.

Sincerely,

Phyllis Tryon
President

Frontier Cramming Notice

Lydia Dziadul

Sent: Monday, January 17, 2011 11:46 AM
To: Steve Sann [steve@americamedia.com]; rob@americamedia.com; rebekah@americamedia.com
Cc: Silvano Bonanni
Importance: High



TRANSACTION CLEARING

Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of **December 2010 (4th & 5th week) and January 2011 (1st week)**, Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Dec-10	97	Techmax Solutions

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC

Ph: (210) REDACTED

Fax: (210) REDACTED

REDACTED

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RE: our credit policy

Lydia Dziadul

Sent: Wednesday, February 16, 2011 11:55 AM
To: Rob Braach [rob@americamedia.com]
Cc: Steve Sann [steve@americamedia.com]; Silvano Bonanni
Importance: High

Hello Rob,

Please understand that as a billing Aggregator, Transaction Clearing must abide to our agreement with the LEC. We must satisfy the consumer who contacts fully.

Transaction Clearing procedures are pretty close to what you have listed although there are some conditions on our end that we must follow being the Billing Aggregator.

Transaction Clearing does not hold back to when the LEC is on the other line with the consumer. Full credit of all charges are credited and a block is placed in the system immediately from future billing. Transaction Clearing will also issue full credit to a consumer if they provide us full copies of the charges or state that they have been billed back on such a date or have been advised by the LEC of all the charges billed on their bill.

Once again we will try to assist you in following your guidelines but understand that if we are presented in any way differently we will provide full satisfaction to the consumer.

Thank you,

Lydia Dziadul

From: Rob Braach [rob@americamedia.com]
Sent: Tuesday, February 15, 2011 6:10 PM
To: Lydia Dziadul
Cc: Steve Sann
Subject: Fw: our credit policy

Hi Lydia-any chance you can follow our policy?

Please review and let me know.

From: Rebekah Cockrell
To: Rob Braach
Sent: Tue Feb 15 16:14:49 2011
Subject: RE: our credit policy

The agents can issue up to 3 credits.
The charges have to have occurred within the past 90 days.
The agents are required to ask:
The date of the charge
Has the telephone company issued any credit?
They are also required to give the processing center information to anyone who asks for further credit.
They agent is allowed to issue an upcoming charge (a charge that hasn't shown up on the telephone bill yet) if the customer is already asking for credit but it is included in the total of 3 credits that they can issue.

All checks need to be approved by a supervisor.

The supervisor can issue up to 6 credits that have occurred within the past 9 months.

Rebekah Cockrell
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula, MT 59801
Office: 406- REDACTED
rebekah@americamedia.com

From: Rob Braach
Sent: Tuesday, February 15, 2011 3:10 PM
To: Rebekah Cockrell
Subject: our credit policy

Please send me over our credit issuance policy that we have the call center follow.

Rob Braach, CPA
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
office: 406- REDACTED
cell: 406- REDACTED
rob@americamedia.com

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RE: TC Settlements - emericam

Silvano Bonanni

Sent: Wednesday, March 02, 2011 10:47 AM

To: Lydia Dziadul

Lydia,

Here is what I see on the following accounts. Please review and see if you agree.

Hear You 2 – The problem here is due to the start of the account billing where they billed \$99.00 to a large number of accounts. The result was a high amount of credits being issued 56% and they have a high amount of LEC rejects 44%. The rest of the areas are small. This needs to filter out which should begin to look better in the next month or so.

SecureAtDat – The main problem I see are LEC rejects 35%, Cramming complaints play a small part but that ties in with the credits being issued by both the LEC and Client/TC.

Voicemail Pro – Here 51% make up the LEC rejects and credits. As well as cramming complaints

FoneRight – Rejects and Credit

TechMax – This is mostly seeing adjustments, there are some reject issues but mostly due to end-user disputes.

We can try to work with them on the rejects to avoid getting hit by those negative numbers, but when it comes to credits, they have to be issued. The product as a whole is what's being rejected by the consumers. We need to make sure the credits keep being issued and not sandbagged. I'm ready to discuss when you are.

From: Lydia Dziadul
Sent: Friday, February 25, 2011 6:25 PM
To: Joanna Giffin; Silvano Bonanni
Cc: Eric Giere
Subject: RE: TC Settlements
Importance: High

Joanna,

I want to apologize for the delay in responding. Silvano and I have been quite busy this past week. We will be looking at your information this coming week to discuss with you.

Thanks for the understanding.

Lydia Dziadul

From: Joanna Giffin [joanna@emicamedia.com]
Sent: Wednesday, February 23, 2011 3:06 PM
To: Lydia Dziadul; Silvano Bonanni
Cc: Eric Giere
Subject: RE: TC Settlements

Hi Lydia –

Have you had a chance to review this?

From: Joanna Giffin
Sent: Wednesday, February 16, 2011 11:12 AM
To: 'Lydia Dziadul'; 'Silvano Bonanni'
Cc: Eric Giere
Subject: TC Settlements

Hi Lydia –

Attached are the internal reports we have created that recap the settlement reports. You will see for SecurAtDat, Voicemail Pro, FoneRight and HearU2 all have a negative cumulative settlement amount.

Please let us know what your thoughts are on this.

Thanks for your help –
Joanna

Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Phn: 406. REDACTED
joanna@emicamedia.com

Frontier Request Action Plan

Lydia Dziadul

Sent: Friday, March 25, 2011 2:45 PM
To: Steve Sann [steve@americamedia.com]; rob@americamedia.com; rebekah@americamedia.com
Cc: Silvano Bonanni
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the months of January and February 2011, Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Jan-11	97	Techmax Solutions
Feb-11	97	Techmax Solutions

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Frontier Request Action Plan - FoneRight

Lydia Dziadul

Sent: Friday, March 25, 2011 2:46 PM
To: Steve Sann [steve@americamedia.com]; rob@americamedia.com; rebekah@americamedia.com
Cc: Silvano Bonanni
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of February 2011 (2nd, 3rd, 4th & 5th Week), Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Feb-11	121	FoneRight

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC

Ph: (210) · REDACTED

Fax: (210) · REDACTED

· REDACTED

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Frontier Request Action Plan - Hear You 2

Lydia Dziadul

Sent: Friday, March 25, 2011 2:51 PM
To: Steve Sann [steve@americamedia.com]; rob@americamedia.com; rebekah@americamedia.com
Cc: Silvano Bonanni
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of February 2011 (2nd, 3rd, 4th & 5th Week), Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Feb-11	139	Hear You 2

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul
 Transaction Clearing, LLC

Ph: (210) REDACTED
Fax: (210) REDACTED
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Verizon Request Action Plan - FoneRight

Lydia Dziadul

Sent: Friday, March 25, 2011 6:01 PM
To: Steve Sann [steve@americamedia.com]; rob@americamedia.com; rebekah@americamedia.com
Cc: Silvano Bonanni
Importance: High



Dear Client:

Verizon Billing Services continuously monitors the level of cramming related complaints received in their customer service centers. During the month of February 2011, Verizon has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
28-Feb-11	121	FoneRight

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries and provide Verizon with a detailed action plan from the Sub-CIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Verizon and Transaction Clearing, Verizon will continue to monitor cramming complaints. Verizon may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Verizon as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Verizon may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC

Ph: (210) REDACTED

Fax: (210)

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Action Plans

Eric Giere [eric@americamedia.com]

Sent: Friday, April 01, 2011 11:49 AM

To: Lydia Dzladol

Cc: Silvano Bonanni; Rob Braach [rob@americamedia.com]

Attachments: HearYou2_ActionPlan_March2011.pdf (337 KB) ; Techmax_ActionPlan_March2011.pdf (19 KB)

Hi Lydia,

Attached please find Action Plans for TechMax and HearYou2 as requested. I will have the Action Plans for FoneRight the beginning of next week.

Thanks.

Eric

ERIC GIERE
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Office: 406-REDACTED

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TechMax Solutions, Inc.

REDACTED

Great Falls, MT 59401

Tele 702-688-8037 Fax 888-486-7458

March 28, 2011

Ms. Lydia Dziadul
Transaction Clearing, LLC
500 North Loop 1604 E, Suite 250
San Antonio, TX 78232

Re: Response to March 25, 2011 Cramming Notice - Frontier

Dear Ms. Dziadul,

We are in receipt of your letter dated March 25, 2011 whereby you requested an Action Plan on behalf of Frontier. In response we offer the following:

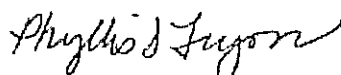
1. We did not engage in any marketing for Techmax during the months of January, February, and March 2011.
2. There will be very limited, if any, marketing for Techmax for April 2011, and we will monitor complaint levels throughout the month before increasing marketing in successive months.
3. We maintain and enforce our practice of rejecting any BTN that has ever been a previous customer.
4. We are reviewing our marketing paths.

We continue to answer electronic and U.S. mail correspondence and to cancel service as requested.

In summary, we are hopeful these actions and continued diligence in all areas of customer service will bring our inquiry and credit levels to acceptable thresholds in the near future.

Should you have any questions or require further information, please feel free to contact me.

Sincerely,



Phyllis Tryon
President

HearYou2, Inc.

509 N. Sullivan Road PMB 520
Spokane Valley, WA 99037

Tele 702- REDACTED Fax 888-486-7326

March 28, 2011

Ms. Lydia Dziadul
Transaction Clearing, LLC
500 North Loop 1604 E, Suite 250
San Antonio, TX 78232

Re: Response to March 25, 2011 Cramming Notice - Frontier

Dear Ms. Dziadul,

We are in receipt of your letter dated March 25, 2011 whereby you requested an Action Plan on behalf of Frontier. In response we offer the following:

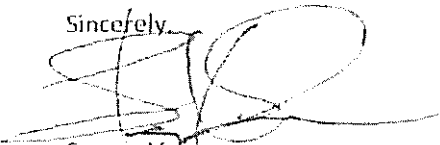
1. We limited marketing of HearYou2 to 4 days in February 2011.
2. We suspended all marketing for HearYou2 in the month of March 2011.
3. There will be limited, if any, marketing for HearYou2 in April 2011, and we will monitor complaint levels throughout the month before increasing marketing in successive months.
4. We maintain and enforce our practice of rejecting any BTN that has ever been a prior customer.
5. We are reviewing our marketing paths.

We continue to answer electronic and U.S. mail correspondence and to cancel service as requested.

In summary, we are hopeful these actions and continued diligence in all areas of customer service will bring our inquiry and credit levels to acceptable thresholds in the near future.

Should you have any questions or require further information, please feel free to contact me.

Sincerely,



Steven V. Sann

Representative for HearYou2

FoneRight Action Plans

Eric Giere [eric@americamedia.com]

Sent: Wednesday, April 06, 2011 10:13 AM

To: Lydia Dziadul

Cc: Silvano Bonanni; Rob Braach [rob@americamedia.com]

Attachments: Foneright_Frontier_March2011.pdf (336 KB) ; Foneright_Verizon_March2011.pdf (335 KB)

Hi Lydia,

Please find attached the Action Plans requested for FoneRight.

Thanks.

Eric

ERIC GIERE
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
Office: 406-REDACTED

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FoneRight, Inc.

2120 S. Reserve St. PMB 230
Missoula, MT 59801
Tele 702- REDACTED Fax 888-486-7324

March 28, 2011

Ms. Lydia Dziadul
Transaction Clearing, LLC
500 North Loop 1604 E, Suite 250
San Antonio, TX 78232

Re: Response to March 25, 2011 Cramming Notice - Frontier

Dear Ms. Dziadul,

We are in receipt of your letter dated March 25, 2011 whereby you requested an Action Plan on behalf of Frontier. In response we offer the following:


1. We limited marketing for FoneRight to 5 days in February 2011.
2. We suspended all marketing for FoneRight for the month of March 2011.
3. There will limited, if any, marketing for FoneRight in April 2011, and we will monitor complaint levels throughout the month before increasing marketing in successive months.
4. We maintain and enforce our practice of rejecting any BTN that has ever been a prior customer.
5. We are reviewing our marketing paths.

We continue to answer electronic and U.S. mail correspondence and to cancel service as requested.

In summary, we are hopeful these actions and continued diligence in all areas of customer service will bring our inquiry and credit levels to acceptable thresholds in the near future.

Should you have any questions or require further information, please feel free to contact me.

Sincerely,


Gregory D. Lane
President

Frontier Request Action Plan - Hear You 2

Lydia Dziadul

Sent: Tuesday, June 28, 2011 4:55 PM
To: rebekah@americamedia.com; rob@americamedia.com
Cc: Steve Sann [steve@americamedia.com]
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of March 2011 (1st, 2nd, 3rd, & 4th Week) April 2011 (1st, 2nd, 3rd & 4th Week) May 2011 (1st & 3rd Week) June 2011 (2nd Week), Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Mar-11	139	Hear You 2
Apr-11	139	Hear You 2
May-11	139	Hear You 2
Jun-11	139	Hear You 2

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Frontier Request Action Plan - Techmax

Lydia Dziadul

Sent: Tuesday, June 28, 2011 4:59 PM
To: rebekah@americamedia.com; rob@americamedia.com
Cc: Steve Sann [steve@americamedia.com]
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the months of March 2011 (2nd Week) April 2011 (4th Week), Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Mar-11	97	Techmax Solutions
Apr-11	97	Techmax Solutions

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Frontier Request Action Plan - FoneRight

Lydia Dziadul

Sent: Tuesday, June 28, 2011 4:51 PM
To: rebekah@americamedia.com; rob@americamedia.com
Cc: Steve Sann [steve@americamedia.com]
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of March 2011 (1st & 4th Week) April 2011 (1st & 2nd Week), Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Mar-11	121	FoneRight
Apr-11	121	FoneRight

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Frontier Request Action Plan- Voicemail Professionals

Lydia Dziadul

Sent: Tuesday, June 28, 2011 5:03 PM
To: rebekah@americamedia.com; rob@americamedia.com
Cc: Steve Sann [steve@americamedia.com]
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of March 2011 (1st Week), Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Mar-11	97	Voicemail Professionals

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Frontier Request Action Plan- SecureAtDat

Lydia Dziadul

Sent: Tuesday, June 28, 2011 5:05 PM
To: rebekah@americamedia.com; rob@americamedia.com
Cc: Steve Sann [steve@americamedia.com]
Importance: High



Dear Client:

Frontier continuously monitors the level of cramming related complaints received in their customer service centers. During the month of **April 2011 (1st Week)**, Frontier has received cramming related customer complaints in excess of the thresholds for the following SubCIC:

Month	SubCIC	SubCIC Name
Apr-11	97	SecureAtDat

Note: Cramming complaints are tallied by Sub-CIC name; many Sub-CICs process through multiple clearinghouses. Your company is being notified because Frontier shows the Sub-CIC as a client of Transaction Clearing.

You must investigate these inquiries. If the SubCIC that has been identified does not show a marked improvement over the next 30 days, you will be notified that Frontier will not permit the SubCIC to bill on the Frontier bill.

You must provide Transaction Clearing with a detailed action plan from the SubCIC explaining how these complaints will be reduced below the thresholds within 10 business days of receipt of this letter.

The Action Plan must include a detailed account of the following:

1. Investigative steps taken to determine the cause of elevated cramming inquiries.
2. Findings of the investigation.
3. Remedial actions implemented to reduce cramming inquiries in Frontier regions to acceptable levels and the date by which the Sub-CIC commits to be in compliance.
4. Sub-CIC's plan to maintain acceptable levels of inquiries.

Upon receipt of an Action Plan, acceptable to Frontier and Transaction Clearing, Frontier will continue to monitor cramming complaints. Frontier may terminate a Sub-CIC if complaint levels remain above acceptable levels.

Please provide us with the Action Plan to forward to Frontier as soon as possible within the 10 business days due date. If no response is forthcoming within that time frame, Frontier may refuse to accept billing records for this Sub-CIC.

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC
 Ph: (210) REDACTED

RE: FoneRight

Rob Braach [rob@americamedia.com]

Sent: Tuesday, June 28, 2011 10:38 AM

To: Lydia Dziadul

Cc: Steve Sann [steve@americamedia.com]; Eric Giere [eric@americamedia.com]

Thank you for the prompt note. We will of course let you know if we want to go through the process.

From: Lydia Dziadul [mailto:ldziadul@transactionclearing.com]

Sent: Tuesday, June 28, 2011 10:30 AM

To: Rob Braach

Cc: Steve Sann

Subject: RE: FoneRight

Rob,

No that will not be allowed. The sale of the charges were through FoneRight not through Techmax.

In order for it to be permissible you would need to go through a LEC approval process to allow records to be billed from one SubCIC to another, notification letters would need to be sent out to the consumers and signed signature approvals from the consumers will only be allowed in this situation to pass through the billed charges under Techmax.

At this point your looking at 2-3 months (or more) process just to get all approvals from LEC and consumers. No guarantee at this point this will be accepted through the LECs with all the Cramming issues going on through the LECs.

Lydia Dziadul

From: Rob Braach [rob@americamedia.com]

Sent: Tuesday, June 28, 2011 10:24 AM

To: Lydia Dziadul

Cc: Steve Sann

Subject: RE: FoneRight

Will it be permissible to move these records to Techmax?

From: Lydia Dziadul [mailto:ldziadul@transactionclearing.com]

Sent: Monday, June 27, 2011 1:57 PM

To: Steve Sann; Rob Braach

Cc: Rebekah Cockrell; Eric Giere; Joanna Giffin; Betty Aguilar

Subject: FoneRight

Importance: High

Re: FoneRight

Dear Valued Client:

In review of your account we have found an extremely high negative balance status. As a result, effective immediately, Transaction Clearing will no longer accept any charge records from your company. However, credit records should be submitted as they are requested by end users.

Best Regards,

Lydia Dziadul

Frontier Traffic

Lydia Dziadul

Sent: Wednesday, June 29, 2011 6:38 PM

To: rebekah@americamedia.com; rob@americamedia.com; Steve Sann [steve@americamedia.com]

Importance: High



Dear Client:

In review of the numerous Frontier notifications regarding their cramming monitoring and continuously excessive levels of cramming related complaints received, Transaction Clearing will no longer accept charge records for the following companies through Frontier Region area. The complaints are in excess of the thresholds. However, credit records should still be submitted for each of the following SUBCICs:

SubCIC	SubCIC Name
97	Techmax Solutions
121	FoneRight
139	Hear You 2

THANK YOU,

Lydia Dziadul

Transaction Clearing, LLC

Ph: (210) REDACTED

Fax: (210)

REDACTED

Confidentiality Statement

This email and any files transmitted with it are confidential, may be legally privileged, and are intended solely for the use of the individual(s) or entity to which they are addressed. If you are not the intended recipient, please be aware that any disclosure, copying, distribution or use of the contents of this message in any way whatsoever is prohibited. If you have received this email in error please notify the sender immediately and delete the message and any attachments.

Suspension of Billing for Charges in all AT&T Regions

Lydia Dziadul

Sent: Tuesday, July 26, 2011 8:04 PM

To: Steve Sann [steve@americamedia.com]; rob@americamedia.com

Cc: REDACTED

Importance: High

Attachments: Senate Commerce Committee-Staff Report on Unauthorized Char~1.pdf (1 MB)

Re: Suspension of Billing for Charges in all AT&T regions.
Techmax Solutions

Dear Client:

This will serve as notice pursuant to Sections 8(b)(iv) and Section 11 of your BILLING AND COLLECTION MANAGEMENT SERVICES AGREEMENT that Transaction Clearing, LLC is suspending billing and collection activity for all charges in all regions of AT&T for your account effective immediately and continuing until further notice.

This action is being taken in response to billing practices which have been flagged by AT&T as "cramming" activity on accounts billed and collected through Transaction Clearing, which activity is also a violation of your Billing and Collection Management Service Agreement with Transaction Clearing. Since January 1, 2011, AT&T has continued to identify transactions submitted for billing on your behalf by Transaction Clearing that are subject of "cramming complaints", and AT&T has given notice to Transaction Clearing that it is suspending further remittances to Transaction Clearing on your account beginning next month (August).

As a result, revenue from new billings submitted to AT&T on your behalf will no longer be available for distribution or to offset Transaction Clearing's fees and adjustments in future periods for your account. Under the circumstances, Transaction Clearing has no choice but to invoke its rights pursuant to sections 8 and 11 of your Billing and Collection Management Service Agreement with Transaction Clearing to suspend performance of further billing activities for all charges to end users on your account effective today.

This will serve as notice that records containing charges for billing to end users in any region of AT&T submitted for your account effective today will be rejected by Transaction Clearing and will not be submitted to AT&T. Notwithstanding the above, credits can and should continue to be submitted and will be accepted and processed as usual.

This will also serve as notice that as of today's date, a hold will be placed on all net revenue otherwise payable on your account. Any positive revenue attributable to your account from prior billings not yet been remitted to Transaction Clearing by AT&T will be held by AT&T until further

notice, while any positive remittances otherwise payable by Transaction Clearing will be held at Transaction Clearing.

During this suspension of billing and remittances, Transaction Clearing will continue to provide customer service and other account services as before, including access to electronic reports relating to your account. Likewise, any fees, penalties, or charges assessed to your account during this period will remain the sole responsibility of the client.

While the above actions relate only to billings for AT&T, we also must inform you that we received from Verizon this week a copy of the Staff Report on "Unauthorized Charges on Telephone Bills" prepared for United States Senate Committee on Commerce, Science, and Transportation at the request of its Chairman, Sen. Nelson D. Rockefeller. A copy of the report is attached for your convenience. Although to date we have received no notice from Verizon regarding any action relating specifically to your account, Transaction Clearing takes the contents of this study very seriously and will be evaluating all of its accounts in connection with the findings contained in the report. You are advised that should Transaction Clearing's review of your account disclose evidence of activities related to those contained in the report or other instances of non-compliance your contractual commitments, Transaction Clearing reserves the right to terminate your contract for cause if deemed necessary.

We regret that the above actions have become necessary, but trust that you share our commitment to upholding the billing standards and best practices set out in your contract with Transaction Clearing and that you will cooperate fully with any future inquiries or requests necessary to resolve any issues raised by governmental authorities or LECs relating to your account. We will keep you informed of the status of your account in the coming months and relay any additional information we receive regarding the duration of the AT&T suspension of remittances and/or other relevant information or actions concerning your account.

Techcmax

Lydia Dziadul

Sent: Monday, August 01, 2011 1:20 AM
To: Steve Sann [steve@americamedia.com]; rob@americamedia.com
Importance: High

Re: Suspension of Account

Dear Steve:

Transaction Clearing has been notified by Verizon of excessive cramming related customer complaints against SubCIC 97 Techmax Solutions Inc.

Based on the information received from Verizon, Transaction Clearing is exercising its right to suspend all processing, billing and collection activity for Techmax Solutions, LLC in all LECs effective immediately and until further notice pending further investigation of this matter and possible non-compliance with contractual obligations. Transaction Clearing is also placing a hold on all revenue otherwise payable to Techmax Solutions, LLC pending further review of your account.

All records containing charges for billing to end users submitted after July 29, 2011, will be rejected and no additional records containing charges will be accepted by Transaction Clearing during the suspension period. Credit records can and should continue to be submitted and will be accepted and processed as usual. Any fees, penalties, or charges assessed to Transaction Clearing as a result of billing issues associated with this account remain the sole responsibility of TechMax Solutions, LLC. Transaction Clearing will continue to provide customer service and other account services, including Settlement Reports, during this suspension.

We will provide you with further information regarding the status of your account following completion of our investigation.

Sincerely,

Lydia Dziadul

CREDIT SUBMITTALS / STOP SUBMITTALS

Lydia Dziadul

Sent: Friday, December 09, 2011 2:37 PM
To: Steve Sann [steve@americamedia.com]; rob@americamedia.com; tryon58@msn.com; greg@americamedia.com; terry@americamedia.com; brianalynn25@comcast.net
Cc: eric@americamedia.com; rebekah@americamedia.com
Importance: High

Dear Client,

Effective immediately, Transaction Clearing will no longer accept credit records from your company. Credit to consumers will be initiated by each Company manually. Failure to initiate the manual credit and submit scan copy of check to Transaction Clearing may result in duplicate credits issued if Transaction Clearing receives an inquiry from the same consumer.

The Customer Care notice is directed to the following Clients:

Techmax Solutions
FoneRight
Voicemail Professionals
SecureAtDat
HearYou2

Thank you,

Transaction Clearing

APPLY RIGHT HERE!

LOA:
Sale Date: 8/18/2010
Sale Time: 5:24:47 PM
Ip Address: 205.188.117.142

First Name:*	Last Name:*	Street Address:*	#:
JANICE	BERSOFF	REDACTED	

City:*	State:*	Zip:*	Home Phone:*	Email Address:*
COLUMBUS	OH	43220	614 - REDACT - REDACTE	REDACTED

(No Cell Phones)

For your protection and as a security verification measure we ask that you provide us with the date of birth.

Please enter your Date of Birth:

REDACTED

*

By clicking the "Sign Me Up" button below, I confirm the information submitted and that I am 18 years old or older and are duly authorized by the telephone account owner to make changes to and / or incur charges on this telephone bill account provided. Further I confirm my understanding and approval of the [Privacy Policy](#) and [Terms and Conditions](#) of this offer. The fax service is \$14.95 per month and will appear on your local telephone bill on the Transaction Clearing page as being billed on behalf of Fone Right, Inc - DOB unless you cancel. You can cancel at anytime by calling Customer Service at 888-639-3038 or by emailing us at support@login.foneright.com or writing us at Processing Center, 2120 S Reserve St. PMB 230 Missoula, MT 59801.

Congratulations on joining Fone Right. A confirmation email will be sent to you from support@login.foneright.com to your email address. This email will contain your login information and instructions on how to use your new services.

Sincerely,
Fone Right

Yes, By checking here you agree to the [Terms and Conditions](#) of this offer.

Sign Me Up!

APPLY RIGHT HERE!

LOA:
Sale Date: 1/14/2011
Sale Time: 4:56:38 AM
Ip Address: 66.211.79.122

First Name:*	Last Name:*	Street Address:*	#:
BARBARA	SROCK	REDACTED	

City:*	State:*	Zip:*	Home Phone:*	Email Address:*
DECKERVILLE	MI	48427	810 - REDACTED	REDACTED

(No Cell Phones)

For your protection and as a security verification measure we ask that you provide us with the date of birth.

Please enter your Date of Birth:

REDACTED

*

By clicking the "Sign Me Up" button below, I confirm the information submitted and that I am 18 years old or older and are duly authorized by the telephone account owner to make changes to and / or incur charges on this telephone bill account provided. Further I confirm my understanding and approval of the Privacy Policy and Terms and Conditions of this offer. The fax service is \$14.95 per month and will appear on your local telephone bill on the Transaction Clearing page as being billed on behalf of Fone Right, Inc - DOB unless you cancel. You can cancel at anytime by calling Customer Service at 888-639-3038 or by emailing us at support@foneright.com or writing us at Processing Center, 2120 S Reserve St. PMB 230 Missoula, MT 59801.

Congratulations on joining Fone Right. A confirmation email will be sent to you from support@foneright.com to your email address. This email will contain your login information and instructions on how to use your new services.

Sincerely,
Fone Right

Yes, By checking here you agree to the Terms and Conditions of this offer.

Sign Me Up!

APPLY RIGHT HERE!

LOA:
Sale Date: 9/17/2010
Sale Time: 12:48:45 AM
Ip Address: 96.230.31.158

First Name:*	Last Name:*	Street Address:*	#:
MARTHAS	SKAGGS	REDACTED	

City:*	State:*	Zip:*	Home Phone:*	Email Address:*
DILLONVALE	OH	43917	740-REDACTED-REDACTED	REDACTED

(No Cell Phones)

For your protection and as a security measure they ask that you provide them with your mother's maiden name. Please enter your mother's maiden name here:

Please enter your Mother's Maiden Name:

REDACTED

*

By clicking the "Sign Me Up" button below, I confirm the information submitted and that I am 18 years old or older and are duly authorized by the telephone account owner to make changes to and / or incur charges on this telephone bill account provided. Further I confirm my understanding and approval of the [Privacy Policy](#) and [Terms and Conditions](#) of this offer. The fax service is \$14.95 per month and will appear on your local telephone bill on the Transaction Clearing page as being billed on behalf of Voicemail Professionals unless you cancel. You can cancel at anytime by calling Customer Service at 866-576-1876 or by emailing us at support@login.myvoicemailprofessionals.com or writing us at Processing Center, 2120 S Reserve St. PMB 257 Missoula, MT 59801.

Congratulations on joining Voice Mail Professionals. A confirmation email will be sent to you from support@login.myvoicemailprofessionals.com to your email address. This email will contain your login information and instructions on how to use your new services.

Sincerely,
Voice Mail Professionals

Yes, By checking here you agree to the [Terms and Conditions](#) of this offer.

Sign Me Up!

2008-2012 Revenues by Aggregator

	ILD	BSG	Transaction Clearing
<u>Vendor-Defendant Companies</u>			
Voice Mail Professionals	\$8,611,661.45		\$564,942.35
American eVoice	\$3,176,247.10	\$13,883,900.55	
Fone Right	\$5,140,422.95		\$572,090.15
Network Assurance		\$8,056,719.45	
Voicemail Services Ltd		\$26,208,516.10	
HearYou2			\$339,861.16
SecureAtDat			\$593,193.92
Techmax Solutions			\$3,892,490.03
Totals	\$16,928,331.50	\$48,149,136.10	\$5,962,577.61
Grand Total Revenues	\$71,040,045.21		

2008-2012 Net Revenues by Aggregator

	ILD	BSG	Transaction Clearing
<u>Vendor-Defendant Companies</u>			
Voice Mail Professionals	\$2,542,351.48		
American eVoice	\$835,053.15	\$6,326,159.39	
Fone Right	\$1,391,413.76		
Network Assurance		\$3,167,965.92	
Voicemail Services Ltd		\$9,440,930.71	
HearYou2			
SecureAtDat			
Techmax Solutions			
Totals	\$4,768,818.39	\$18,935,056.02	\$2,881,513.41 (charges - credits)
Grand Total Net Revenues	\$26,585,387.82		



Recap Weekly Settlement Report

2008

Settlement Dates: 1/4/2008, 1/11/2008, 1/18/2008, 1/25/2008, 2/1/2008, 2/8/2008, 2/15/2008, 2/22/2008, 2/29/2008, 3/7/2008, 3/14/2008, 3/21/2008, 3/28/2008, 4/4/2008, 4/11/2008, 4/18/2008, 4/25/2008, 5/2/2008, 5/9/2008, 5/16/2008, 5/23/2008, 5/30/2008, 6/6/2008, 6/13/2008, 6/20/2008, 6/27/2008, 7/4/2008, 7/11/2008, 7/18/2008, 7/25/2008, 8/1/2008, 8/8/2008, 8/15/2008, 8/22/2008, 8/29/2008, 9/5/2008, 9/12/2008, 9/19/2008, 9/26/2008, 10/3/2008, 10/10/2008, 10/17/2008, 10/24/2008, 10/31/2008, 11/7/2008, 11/14/2008, 11/21/2008, 11/28/2008, 12/5/2008, 12/12/2008, 12/19/2008, 12/26/2008
Settlement IDs: 74410, 74904, 75394, 75884, 76695, 77518, 78018, 78535, 79354, 79833, 80355, 80877, 81731, 82244, 82774, 83296, 83820, 84683, 85231, 85763, 86307, 87168, 87699, 88266, 88832, 89720, 90278, 90858, 91428, 92003, 92898, 93499, 94085, 94689, 95614, 96197, 96818, 97448, 98052, 99010, 99672, 100326, 100980, 101953, 102580, 103253, 103925, 104513, 105472, 106112, 106769, 107366, 93039, 93621, 94230, 94822, 95742, 96346, 96969, 97597, 98181, 99163, 99820, 100477, 101123, 102081, 102731, 103404, 104081, 104652, 105626, 106263, 106924, 107514
Carriers: 1021, 1321 – VOICE MAIL PROFESSIONALS, INC.
Date Range: 08/04/2007 - 11/01/2008

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	301,479	0	\$4,507,109.05
Submitted Credits:	85,681	0	-\$1,280,918.99
Code 50 Rebills:	178	0	\$2,661.10
Totals:	387,338	0	\$3,228,851.16

Post Billing Data:	Total Revenue Billed	\$4,507,109.05
	Amount Advanced	\$0.00
	Advance Interest	\$0.00
	DP / PI / LEC Fees	-\$718,907.29
	LEC Unbillables (11.02%)	-\$496,533.21
	LEC Adjustments (5.89%)	-\$265,426.70
	Net Submitted Credits	-\$1,264,070.34
	LEC Uncollectible Reserve	-\$289,652.08
	Uncollectible True Up	\$6,978.32
	LEC LTR / True Up	-\$243,998.45
	ILD LTR / True Up	-\$95,671.43
	Other Charges / Adj	-\$10,364.11
	Total Charges / Adjustments	-\$3,377,645.29
	Net Due	\$1,129,463.76



Recap Weekly Settlement Report

2009

Settlement Dates: 1/2/2009, 1/9/2009, 1/16/2009, 1/23/2009, 1/30/2009, 2/6/2009, 2/13/2009, 2/20/2009, 2/27/2009, 3/6/2009, 3/13/2009, 3/20/2009, 3/27/2009, 4/3/2009, 4/10/2009, 4/17/2009, 4/24/2009, 5/1/2009, 5/8/2009, 5/15/2009, 5/22/2009, 5/29/2009, 6/5/2009, 6/12/2009, 6/19/2009, 6/26/2009, 7/3/2009, 7/10/2009, 7/17/2009, 7/24/2009, 7/31/2009, 8/7/2009, 8/14/2009, 8/21/2009, 8/28/2009, 9/4/2009, 9/11/2009, 9/18/2009, 9/25/2009, 10/2/2009, 10/9/2009, 10/16/2009, 10/23/2009, 10/30/2009, 11/6/2009, 11/13/2009, 11/20/2009, 11/27/2009, 12/4/2009, 12/11/2009, 12/18/2009, 12/25/2009

Settlement IDs: 108352, 108952, 109545, 110127, 110696, 111653, 112234, 112822, 113838, 114401, 114992, 115588, 116178, 117217, 117786, 118362, 118958, 120055, 120635, 121222, 121815, 122878, 123475, 124071, 124674, 125778, 126376, 126972, 127579, 128201, 128777, 129845, 130463, 131088, 131706, 132840, 133458, 134043, 134659, 135750, 136249, 136880, 137524, 138097, 139175, 139814, 140474, 141140, 142286, 142918, 143580, 144288, 108507, 109099, 109699, 110269, 110822, 111796, 112377, 112964, 113979, 114537, 115133, 115734, 116316, 117359, 117917, 118504, 119101, 120200, 120769, 121362, 121957, 123022, 123617, 124213, 124816, 125924, 126518, 127110, 127725, 128346, 128901, 129986, 130607, 131228, 131852, 132982, 133600, 134187, 134802, 135892, 136389, 137022, 137668, 138214, 139315, 139957, 140619, 141281, 142419, 143058, 143723, 144435

Carriers: 1021, 1321 – VOICE MAIL PROFESSIONALS, INC.

Date Range: 08/30/2008 - 10/31/2009

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	271,691	0	\$4,061,780.45
Submitted Credits:	76,490	0	-\$1,143,499.21
Code 50 Rebills:	157	0	\$2,317.25
Totals:	348,338	0	\$2,920,598.49

Post Billing Data:		
Total Revenue Billed		\$4,061,780.45
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$725,413.32
LEC Unbillables (9.67%)		-\$392,654.91
LEC Adjustments (8.04%)		-\$326,405.00
Net Submitted Credits		-\$1,128,324.96
LEC Uncollectible Reserve		-\$287,841.83
Uncollectible True Up		\$114,259.67
LEC LTR / True Up		-\$192,798.48
ILD LTR / True Up		\$13,349.63
Other Charges / Adj		-\$65,686.89
Total Charges / Adjustments		-\$2,991,516.09
Net Due		\$1,070,264.36



Recap Weekly Settlement Report

2010

Settlement Dates: 1/1/2010, 1/8/2010, 1/15/2010, 1/22/2010, 1/29/2010, 2/5/2010, 2/12/2010, 2/19/2010, 2/26/2010, 3/5/2010, 3/12/2010, 3/19/2010, 3/26/2010, 4/2/2010, 4/9/2010, 4/16/2010, 4/23/2010, 4/30/2010, 5/7/2010, 5/14/2010, 5/21/2010, 5/28/2010, 6/4/2010, 6/11/2010, 6/18/2010, 6/25/2010, 7/2/2010, 7/9/2010, 7/16/2010, 7/23/2010, 7/30/2010, 8/6/2010, 8/13/2010, 8/20/2010, 8/27/2010, 9/3/2010, 9/10/2010, 9/17/2010, 9/24/2010, 10/1/2010, 10/8/2010, 10/15/2010, 10/22/2010, 10/29/2010, 11/5/2010, 11/12/2010, 11/19/2010, 11/26/2010, 12/3/2010, 12/10/2010, 12/17/2010, 12/24/2010, 12/31/2010

Settlement IDs: 145466, 146107, 146745, 147398, 148071, 149225, 149862, 150542, 151184, 152330, 152988, 153681, 154348, 155563, 156223, 156884, 157557, 158205, 159324, 160016, 160707, 161373, 162537, 163182, 163859, 164555, 165758, 166437, 167782, 168453, 169132, 170272, 170934, 171638, 172327, 173472, 174116, 174799, 175502, 176696, 177329, 177894, 178621, 179319, 180481, 181165, 181893, 182599, 183792, 184488, 185209, 185919, 186610, 145602, 146236, 146883, 147538, 148215, 149350, 150004, 150683, 151316, 152460, 153127, 153819, 154482, 155702, 156354, 157017, 157697, 158328, 159459, 160154, 160846, 161508, 162664, 163318, 163999, 164696, 165895, 166565, 167915, 168588, 169263, 170397, 171068, 171777, 172456, 173597, 174242, 174935, 175635, 176823, 177427, 178028, 178756, 179443, 180605, 181296, 182027, 182718, 183917, 184616, 185343, 186047, 186729

Carriers: 1021, 1321 - VOICE MAIL PROFESSIONALS, INC.

Date Range: 10/03/2009 - 11/21/2009

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	2,861	0	\$42,771.95
Submitted Credits:	2,760	0	-\$46,506.15
Code 50 Rebills:	5	0	\$74.75
Totals:	5,626	0	-\$3,659.45

Post Billing Data:		
Total Revenue Billed		\$42,771.95
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$52,026.98
LEC Unbillables (24.12%)		-\$10,318.58
LEC Adjustments (103.71%)		-\$44,357.19
Net Submitted Credits		-\$45,506.75
LEC Uncollectible Reserve		-\$3,271.63
Uncollectible True Up		\$28,691.82
LEC LTR / True Up		\$283,118.68
ILD LTR / True Up		\$120,935.55
Other Charges / Adj		-\$3,657.80
Total Charges / Adjustments		\$273,607.12
Net Due		\$316,379.07



Recap Weekly Settlement Report

2011

Settlement Dates: 1/7/2011, 1/14/2011, 1/21/2011, 1/28/2011, 2/4/2011, 2/11/2011, 2/18/2011, 2/25/2011, 3/4/2011, 3/11/2011, 3/18/2011, 3/25/2011, 4/1/2011, 4/8/2011, 4/15/2011, 4/22/2011, 4/29/2011, 5/6/2011, 5/13/2011, 5/20/2011, 5/27/2011, 6/3/2011, 6/10/2011, 6/17/2011, 6/24/2011, 7/1/2011, 7/8/2011, 7/15/2011, 7/22/2011, 7/29/2011, 8/12/2011, 8/19/2011, 8/26/2011, 9/2/2011, 9/9/2011, 9/16/2011, 9/23/2011, 9/30/2011, 10/7/2011, 10/14/2011, 10/21/2011, 10/28/2011, 11/4/2011, 11/11/2011, 11/18/2011, 11/25/2011, 12/2/2011, 12/9/2011, 12/16/2011, 12/23/2011, 12/30/2011

Settlement IDs: 187780, 188613, 189459, 190192, 191482, 192265, 193099, 194022, 195352, 196163, 196986, 197834, 199195, 200017, 200714, 201562, 202390, 204489, 205329, 206179, 207500, 208299, 209149, 210012, 211403, 212218, 213061, 213928, 214794, 217606, 218491, 219787, 220530, 221348, 222157, 222934, 224988, 225826, 226661, 228015, 228712, 229547, 230414, 231793, 232539, 233349, 234206, 235011, 187901, 188740, 189580, 190317, 191582, 192385, 193234, 194145, 195464, 196280, 197114, 197954, 199322, 200837, 201686, 202512, 203798, 204610, 205453, 206304, 207594, 208417, 209272, 210139, 211509, 212333, 213182, 214056, 214900, 216865, 217731, 218601, 219869, 220637, 221462, 222267, 223049, 224337, 225107, 225933, 226786, 228826, 229671, 230537, 231881, 232647, 233467, 234326, 235118

Carriers: 1021, 1321 - VOICE MAIL PROFESSIONALS, INC

Date Range: -

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00
Submitted Credits:	222	0	-\$3,318.90
Totals:	222	0	-\$3,318.90

Post Billing Data:		
Total Revenue Billed		\$0.00
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$1,503.46
LEC Unbillables (0%)		\$0.00
LEC Adjustments (0%)		-\$3,283.62
Net Submitted Credits		-\$3,274.05
LEC Uncollectible Reserve		\$0.00
Uncollectible True Up		-\$1,383.01
LEC LTR / True Up		\$35,775.52
ILD LTR / True Up		\$1,000.12
Other Charges / Adj		-\$1,211.86
Total Charges / Adjustments		\$26,119.64
Net Due		\$26,119.64



Recap Weekly Settlement Report

2012

Settlement Dates: 1/6/2012, 1/20/2012, 1/27/2012, 2/3/2012, 2/10/2012
 Settlement IDs: 236258, 238013, 236374, 238140, 239038, 240408, 241405
 Carriers: 1021, 1321 - VOICE MAIL PROFESSIONALS, INC
 Date Range: -

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00

Post Billing Data:	Total Revenue Billed	\$0.00
	Amount Advanced	\$0.00
	Advance Interest	\$0.00
	DP / PI / LEC Fees	-\$16.04
	LEC Unbillables (0%)	\$0.00
	LEC Adjustments (0%)	-\$99.19
	Net Submitted Credits	\$0.00
	LEC Uncollectible Reserve	\$0.00
	Uncollectible True Up	\$0.00
	LEC LTR / True Up	\$239.88
	ILD LTR / True Up	\$0.00
	Other Charges / Adj	\$0.00
	Total Charges / Adjustments	\$124.65
	Net Due	\$124.65



Recap Weekly Settlement Report

2008

Settlement Dates: 3/7/2008, 3/14/2008, 3/21/2008, 3/28/2008, 4/4/2008, 4/11/2008, 4/18/2008, 4/25/2008, 5/2/2008, 5/9/2008, 5/16/2008, 5/23/2008, 5/30/2008, 6/6/2008, 6/13/2008, 6/20/2008, 6/27/2008, 7/4/2008, 7/11/2008, 7/18/2008, 7/25/2008, 8/1/2008, 8/8/2008, 8/15/2008, 8/22/2008, 8/29/2008, 9/5/2008, 9/12/2008, 9/19/2008, 9/26/2008, 10/3/2008, 10/10/2008, 10/17/2008, 10/24/2008, 10/31/2008, 11/7/2008, 11/14/2008, 11/21/2008, 11/28/2008, 12/5/2008, 12/12/2008, 12/19/2008, 12/26/2008

Settlement IDs: 79895, 80413, 80939, 81790, 82305, 82832, 83356, 83881, 84745, 85288, 85825, 86366, 87225, 87761, 88326, 88895, 89783, 90340, 90920, 91490, 92064, 92961, 93555, 94149, 94748, 95675, 96260, 96883, 97511, 98108, 99073, 99733, 100389, 101042, 102007, 102643, 103317, 103989, 104575, 105535, 106174, 106833, 107429, 93043, 93625, 94234, 94826, 95746, 96351, 96974, 97602, 98186, 99168, 99825, 100482, 101128, 102085, 102736, 103409, 104086, 104657, 105631, 106268, 106929, 107519

Carriers: 1134, 1327 – FONE RIGHT

Date Range: 01/19/2008 - 11/01/2008

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	108,608	0	\$1,623,689.60
Submitted Credits:	27,947	1	-\$417,798.19
Code 50 Rebills:	45	0	\$672.75
Totals:	136,600	1	\$1,206,564.16

Post Billing Data:	Total Revenue Billed	\$1,623,689.60
	Amount Advanced	\$0.00
	Advance Interest	\$0.00
	DP / PI / LEC Fees	-\$284,016.17
	LEC Unbillables (14.18%)	-\$230,195.45
	LEC Adjustments (5.56%)	-\$90,310.34
	Net Submitted Credits	-\$413,029.14
	LEC Uncollectible Reserve	-\$115,034.68
	Uncollectible True Up	\$5,731.14
	LEC LTR / True Up	-\$111,885.13
	ILD LTR / True Up	-\$48,749.93
	Other Charges / Adj	-\$2,114.30
	Total Charges / Adjustments	-\$1,289,604.00
	Net Due	\$334,085.60



Recap Weekly Settlement Report

2009

Settlement Dates: 1/2/2009, 1/9/2009, 1/16/2009, 1/23/2009, 1/30/2009, 2/6/2009, 2/13/2009, 2/20/2009, 2/27/2009, 3/6/2009, 3/13/2009, 3/20/2009, 3/27/2009, 4/3/2009, 4/10/2009, 4/17/2009, 4/24/2009, 5/1/2009, 5/8/2009, 5/15/2009, 5/22/2009, 5/29/2009, 6/5/2009, 6/12/2009, 6/19/2009, 6/26/2009, 7/3/2009, 7/10/2009, 7/17/2009, 7/24/2009, 7/31/2009, 8/7/2009, 8/14/2009, 8/21/2009, 8/28/2009, 9/4/2009, 9/11/2009, 9/18/2009, 9/25/2009, 10/2/2009, 10/9/2009, 10/16/2009, 10/23/2009, 10/30/2009, 11/6/2009, 11/13/2009, 11/20/2009, 11/27/2009, 12/4/2009, 12/11/2009, 12/18/2009, 12/25/2009
Settlement IDs: 108415, 109010, 109608, 110188, 110753, 111715, 112295, 112884, 113900, 114457, 115051, 115650, 116239, 117276, 117840, 118424, 119020, 120115, 120691, 121282, 121874, 122938, 123535, 124130, 124733, 125839, 126435, 127028, 127640, 128261, 128831, 129902, 130523, 131145, 131768, 132898, 133516, 134102, 134719, 135808, 136307, 136940, 137584, 138147, 139231, 139874, 140534, 141200, 142337, 142976, 143639, 144349, 108512, 109104, 109704, 110274, 110826, 111801, 112382, 112969, 113984, 114542, 115138, 115739, 116321, 117364, 117922, 118509, 119106, 120205, 120774, 121367, 121962, 123027, 123622, 124218, 124821, 125929, 126523, 127115, 127730, 128351, 128905, 129991, 130612, 131233, 131857, 132987, 133605, 134192, 134807, 135897, 136394, 137027, 137673, 138218, 139320, 139962, 140624, 141286, 142424, 143063, 143728, 144440
Carriers: 1134, 1327 – FONE RIGHT
Date Range: 08/30/2008 - 10/31/2009

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	234,478	0	\$3,505,446.10
Submitted Credits:	63,295	0	-\$946,305.10
Code 50 Rebills:	104	0	\$1,554.80
Totals:	297,877	0	\$2,560,695.80

Post Billing Data:	Total Revenue Billed	\$3,505,446.10
	Amount Advanced	\$0.00
	Advance Interest	\$0.00
	DP / PI / LEC Fees	-\$674,583.41
	LEC Unbillables (10.12%)	-\$354,792.38
	LEC Adjustments (8.13%)	-\$284,837.63
	Net Submitted Credits	-\$935,421.50
	LEC Uncollectible Reserve	-\$213,818.71
	Uncollectible True Up	\$78,924.40
	LEC LTR / True Up	-\$159,230.93
	ILD LTR / True Up	-\$56,476.97
	Other Charges / Adj	-\$62,508.22
	Total Charges / Adjustments	-\$2,662,745.35
	Net Due	\$842,700.75



Recap Weekly Settlement Report

2010

Settlement Dates: 1/1/2010, 1/8/2010, 1/15/2010, 1/22/2010, 1/29/2010, 2/5/2010, 2/12/2010, 2/19/2010, 2/26/2010, 3/5/2010, 3/12/2010, 3/19/2010, 3/26/2010, 4/2/2010, 4/9/2010, 4/16/2010, 4/23/2010, 4/30/2010, 5/7/2010, 5/14/2010, 5/21/2010, 5/28/2010, 6/4/2010, 6/11/2010, 6/18/2010, 6/25/2010, 7/2/2010, 7/9/2010, 7/16/2010, 7/23/2010, 7/30/2010, 8/6/2010, 8/13/2010, 8/20/2010, 8/27/2010, 9/3/2010, 9/10/2010, 9/17/2010, 9/24/2010, 10/1/2010, 10/8/2010, 10/15/2010, 10/22/2010, 10/29/2010, 11/5/2010, 11/12/2010, 11/19/2010, 11/26/2010, 12/3/2010, 12/10/2010, 12/17/2010, 12/24/2010, 12/31/2010

Settlement IDs: 145520, 146158, 146801, 147455, 148128, 149272, 149921, 150599, 151239, 152382, 153045, 153737, 154403, 155619, 156275, 156938, 157613, 158257, 159376, 160073, 160764, 161427, 162587, 163235, 163915, 164611, 165813, 166487, 167835, 168506, 169184, 170320, 170986, 171694, 172381, 173519, 174165, 174852, 175555, 176745, 177365, 177947, 178673, 179370, 180528, 181213, 181945, 182645, 184537, 185261, 185971, 186656, 145607, 146241, 146887, 147543, 148219, 149355, 150009, 150688, 151321, 152465, 153132, 153824, 154487, 155707, 156359, 157021, 157702, 158332, 159464, 160159, 160851, 161513, 162669, 163323, 164004, 164701, 165900, 166570, 167920, 168593, 169267, 170402, 171073, 171782, 172460, 173602, 174247, 174940, 175640, 176828, 177431, 178033, 178761, 179447, 180610, 181301, 182032, 182723, 183922, 184621, 185348, 186052, 186733

Carriers: 1134, 1327 – FONE RIGHT

Date Range: 10/03/2009 - 11/21/2009

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	755	0	\$11,287.25
Submitted Credits:	1,647	0	-\$28,644.20
Totals:	2,402	0	-\$17,356.95

Post Billing Data:	Total Revenue Billed	\$11,287.25
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$30,740.87
LEC Unbillables (40.15%)		-\$4,531.38
LEC Adjustments (271.93%)		-\$30,693.05
Net Submitted Credits		-\$27,747.20
LEC Uncollectible Reserve		-\$643.98
Uncollectible True Up		\$8,119.66
LEC LTR / True Up		\$181,174.59
ILD LTR / True Up		\$104,887.33
Other Charges / Adj		-\$1,996.25
Total Charges / Adjustments		\$197,828.85
Net Due		\$209,116.10



Recap Weekly Settlement Report

2011

Settlement Dates: 1/7/2011, 1/14/2011, 1/21/2011, 1/28/2011, 2/4/2011, 2/11/2011, 2/18/2011, 2/25/2011, 3/4/2011, 3/11/2011, 3/18/2011, 3/25/2011, 4/1/2011, 4/8/2011, 4/15/2011, 4/22/2011, 4/29/2011, 5/6/2011, 5/13/2011, 5/20/2011, 5/27/2011, 6/3/2011, 6/10/2011, 6/17/2011, 6/24/2011, 7/1/2011, 7/8/2011, 7/15/2011, 7/22/2011, 7/29/2011, 8/5/2011, 8/12/2011, 8/19/2011, 8/26/2011, 9/2/2011, 9/9/2011, 9/16/2011, 9/23/2011, 9/30/2011, 10/14/2011, 10/21/2011, 10/28/2011, 11/11/2011, 11/18/2011, 11/25/2011, 12/2/2011, 12/9/2011, 12/16/2011, 12/23/2011, 12/30/2011

Settlement IDs: 187826, 188663, 189504, 190243, 193153, 194070, 195392, 197035, 197881, 199242, 200761, 201610, 202437, 204535, 205375, 206228, 209197, 210062, 213978, 214836, 216794, 217654, 218534, 219814, 221389, 222202, 222977, 225033, 226710, 229594, 230462, 233393, 234251, 187906, 188745, 189585, 190322, 191587, 192390, 193239, 194150, 195469, 196285, 197119, 197959, 199327, 200126, 200842, 201691, 202516, 203803, 204615, 205458, 206308, 207599, 208422, 209277, 210144, 211514, 212337, 213187, 214061, 214904, 216102, 217736, 218606, 219874, 220642, 221467, 222272, 223054, 225112, 225938, 226791, 228831, 229676, 230542, 231886, 232652, 233472, 234331, 235122

Carriers: 1134, 1327 – FONE RIGHT

Date Range: -

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00
Submitted Credits:	78	0	-\$1,225.90
Totals:	78	0	-\$1,225.90

Post Billing Data:	Total Revenue Billed	\$0.00
	Amount Advanced	\$0.00
	Advance Interest	\$0.00
	DP / PI / LEC Fees	-\$524.95
	LEC Unbillables (0%)	-\$14.95
	LEC Adjustments (0%)	-\$1,758.70
	Net Submitted Credits	-\$1,151.15
	LEC Uncollectible Reserve	\$0.00
	Uncollectible True Up	-\$678.36
	LEC LTR / True Up	\$9,729.78
	ILD LTR / True Up	\$339.57
	Other Charges / Adj	-\$500.37
	Total Charges / Adjustments	\$5,440.87
	Net Due	\$5,440.87



Recap Weekly Settlement Report

2012

Settlement Dates: 1/6/2012, 1/20/2012, 2/3/2012, 2/10/2012

Settlement IDs: 238061, 236379, 238145, 240413, 241410

Carriers: 1134, 1327

Date Range: – FONE RIGHT

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00
Post Billing Data:			
Total Revenue Billed			\$0.00
Amount Advanced			\$0.00
Advance Interest			\$0.00
DP / PI / LEC Fees			-\$0.30
LEC Unbillables (0%)			\$0.00
LEC Adjustments (0%)			\$0.00
Net Submitted Credits			\$0.00
LEC Uncollectible Reserve			\$0.00
Uncollectible True Up			\$0.00
LEC LTR / True Up			\$70.74
ILD LTR / True Up			\$0.00
Other Charges / Adj			\$0.00
Total Charges / Adjustments			\$70.44
Net Due			\$70.44



Recap Weekly Settlement Report

2008

Settlement Dates: 1/4/2008, 1/11/2008, 1/18/2008, 1/25/2008, 2/1/2008, 2/8/2008, 2/15/2008, 2/22/2008, 2/29/2008, 3/7/2008, 3/14/2008, 3/21/2008, 3/28/2008, 4/4/2008, 4/11/2008, 4/18/2008, 4/25/2008, 5/2/2008, 5/9/2008, 5/16/2008, 5/23/2008, 5/30/2008, 6/6/2008, 6/13/2008, 6/20/2008, 6/27/2008, 7/4/2008, 7/11/2008, 7/18/2008, 7/25/2008, 8/1/2008, 8/8/2008, 8/15/2008, 8/22/2008, 8/29/2008, 9/5/2008, 9/12/2008, 9/19/2008, 9/26/2008, 10/3/2008, 10/10/2008, 10/17/2008, 10/24/2008, 10/31/2008, 11/7/2008, 11/14/2008, 11/21/2008, 11/28/2008, 12/5/2008, 12/12/2008, 12/19/2008, 12/26/2008
Settlement IDs: 74439, 74930, 75423, 75912, 76724, 77545, 78046, 78564, 79376, 79862, 80382, 80906, 81758, 82272, 82801, 83324, 83849, 84712, 85257, 85792, 86334, 87195, 87728, 88294, 88861, 89749, 90306, 90887, 91457, 92032, 92927, 93525, 94114, 94715, 95641, 96226, 96847, 97476, 98074, 99038, 99700, 100355, 101008, 101979, 102608, 103282, 103954, 104540, 105501, 106140, 106798, 107394
Carrier: 1066 – America eVoice
Date Range: 08/04/2007 - 08/09/2008

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	212,458	0	\$3,176,247.10
Submitted Credits:	68,218	0	-\$1,019,894.98
Code 50 Rebills:	1,548	0	\$22,096.10
Totals:	282,224	0	\$2,178,448.22

Post Billing Data:		
Total Revenue Billed		\$3,176,247.10
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$519,252.70
LEC Unbillables (9.59%)		-\$304,680.16
LEC Adjustments (7.60%)		-\$241,257.33
Net Submitted Credits		-\$1,005,752.28
LEC Uncollectible Reserve		-\$165,558.80
Uncollectible True Up		\$1,114.11
LEC LTR / True Up		-\$183,544.40
ILD LTR / True Up		-\$49,744.53
Other Charges / Adj		-\$6,276.15
Total Charges / Adjustments		-\$2,474,952.24
Net Due		\$701,294.86



Recap Weekly Settlement Report

2009

Settlement Dates: 1/2/2009, 1/9/2009, 1/16/2009, 1/23/2009, 1/30/2009, 2/6/2009, 2/13/2009, 2/20/2009, 2/27/2009, 3/6/2009, 3/13/2009, 3/20/2009, 3/27/2009, 4/3/2009, 4/10/2009, 4/17/2009, 4/24/2009, 5/1/2009, 5/8/2009, 5/15/2009, 5/22/2009, 5/29/2009, 6/5/2009, 6/12/2009, 6/19/2009, 6/26/2009, 7/3/2009, 7/10/2009, 7/17/2009, 7/24/2009, 7/31/2009, 8/7/2009, 8/14/2009, 8/21/2009, 8/28/2009, 9/4/2009, 9/11/2009, 9/18/2009, 9/25/2009, 10/2/2009, 10/9/2009, 10/16/2009, 10/23/2009, 10/30/2009, 11/6/2009, 11/13/2009, 11/20/2009, 11/27/2009, 12/4/2009, 12/11/2009, 12/18/2009, 12/25/2009

Settlement IDs: 108380, 108979, 109573, 110154, 110722, 111681, 112261, 112850, 113866, 114423, 115020, 115616, 116205, 117242, 117810, 118390, 118986, 120081, 120661, 121248, 121841, 122904, 123501, 124097, 124700, 125805, 126402, 126996, 127606, 128227, 128800, 129869, 130489, 131112, 131734, 132864, 133484, 134068, 134685, 135774, 136274, 136906, 137550, 138118, 139199, 139840, 140500, 141166, 142306, 142944, 143605, 144315

Carrier: 1066 - America eVoice

Date Range: -

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00
Submitted Credits:	7,282	0	-\$109,329.35
Code 50 Rebills:	7	0	-\$14.95
Totals:	7,289	0	-\$109,344.30

Post Billing Data:	Total Revenue Billed	\$0.00
	Amount Advanced	\$0.00
	Advance Interest	\$0.00
	DP / PI / LEC Fees	-\$7,511.55
	LEC Unbillables (0%)	-\$773.18
	LEC Adjustments (0%)	-\$17,921.25
	Net Submitted Credits	-\$106,623.40
	LEC Uncollectible Reserve	\$0.00
	Uncollectible True Up	-\$33,725.35
	LEC LTR / True Up	\$151,312.48
	ILD LTR / True Up	\$95,328.32
	Other Charges / Adj	-\$3,751.78
	Total Charges / Adjustments	\$76,334.29
	Net Due	\$76,334.29



Recap Weekly Settlement Report

2010

Settlement Dates: 1/1/2010, 1/8/2010, 1/15/2010, 1/22/2010, 1/29/2010, 2/5/2010, 2/12/2010, 2/19/2010, 2/26/2010, 3/5/2010, 3/12/2010, 3/19/2010, 3/26/2010, 4/2/2010, 4/9/2010, 4/16/2010, 4/23/2010, 4/30/2010, 5/7/2010, 5/14/2010, 5/21/2010, 5/28/2010, 6/4/2010, 6/11/2010, 6/18/2010, 6/25/2010, 7/2/2010, 7/9/2010, 7/16/2010, 7/23/2010, 7/30/2010, 8/6/2010, 8/13/2010, 8/20/2010, 8/27/2010, 9/3/2010, 9/10/2010, 9/17/2010, 9/24/2010, 10/1/2010, 10/15/2010, 10/22/2010, 10/29/2010, 11/5/2010, 11/12/2010, 11/19/2010, 11/26/2010, 12/3/2010, 12/10/2010, 12/17/2010, 12/24/2010, 12/31/2010
 Settlement IDs: 145487, 146128, 146768, 147421, 148096, 149245, 149887, 150565, 151207, 152352, 153012, 153704, 154370, 155586, 156244, 156906, 157579, 158224, 159346, 160040, 160730, 161395, 162558, 163204, 163882, 164577, 165782, 166458, 167805, 168473, 169155, 170292, 170955, 171660, 172350, 173493, 174136, 174820, 175524, 176718, 177916, 178642, 179342, 180502, 181186, 181914, 182618, 183813, 184509, 185230, 185940, 186628

Carrier: 1066 - America eVoice

Date Range: -

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00
Submitted Credits:	245	0	-\$3,916.90
Totals:	245	0	-\$3,916.90

Post Billing Data:		
Total Revenue Billed		\$0.00
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$2,178.61
LEC Unbillables (0%)		-\$19.38
LEC Adjustments (0%)		-\$2,359.54
Net Submitted Credits		-\$3,692.65
LEC Uncollectible Reserve		\$0.00
Uncollectible True Up		\$443.54
LEC LTR / True Up		\$63,692.44
ILD LTR / True Up		\$0.00
Other Charges / Adj		-\$9.00
Total Charges / Adjustments		\$55,876.80
Net Due		\$55,876.80



Recap Weekly Settlement Report

2011

Settlement Dates: 1/14/2011, 1/28/2011, 2/11/2011, 2/18/2011, 2/25/2011, 3/4/2011, 3/11/2011, 3/18/2011, 3/25/2011, 4/1/2011, 4/15/2011, 4/22/2011, 4/29/2011, 5/13/2011, 5/20/2011, 5/27/2011, 6/3/2011, 6/10/2011, 6/17/2011, 6/24/2011, 7/1/2011, 7/8/2011, 7/15/2011, 7/22/2011, 7/29/2011, 8/19/2011, 9/2/2011, 9/9/2011, 9/16/2011, 9/23/2011, 9/30/2011, 10/14/2011, 10/21/2011, 10/28/2011, 11/11/2011, 11/18/2011, 11/25/2011, 12/2/2011, 12/9/2011, 12/16/2011, 12/23/2011, 12/30/2011

Settlement IDs: 188635, 190214, 192283, 193120, 194042, 195369, 196181, 197006, 197854, 199215, 200734, 201581, 202410, 204508, 205348, 206200, 207511, 208318, 209169, 210033, 211419, 212237, 213079, 213948, 214812, 217625, 219794, 220547, 221364, 222176, 222953, 225007, 225841, 226681, 228729, 229566, 230433, 231801, 232555, 233368, 234224, 235030

Carrier: 1066 - America eVoice

Date Range: -

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00
Submitted Credits:	127	0	-\$1,898.65
Totals:	127	0	-\$1,898.65

Post Billing Data:		
Total Revenue Billed		\$0.00
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$33.66
LEC Unbillables (0%)		\$0.00
LEC Adjustments (0%)		-\$16.26
Net Submitted Credits		-\$1,898.65
LEC Uncollectible Reserve		\$0.00
Uncollectible True Up		\$60.40
LEC LTR / True Up		\$3,575.39
ILD LTR / True Up		\$0.00
Other Charges / Adj		\$0.00
Total Charges / Adjustments		\$1,687.22
Net Due		\$1,687.22



Recap Weekly Settlement Report

2012

Settlement Dates: 1/20/2012, 1/27/2012, 2/3/2012

Settlement IDs: 238033, 238944, 240312

Carrier: 1066 - America eVoice

Date Range: -

	<u>Calls</u>	<u>Duration</u>	<u>Revenue</u>
Bills:	0	0	\$0.00
Submitted Credits:	10	0	-\$149.50
Totals:	10	0	-\$149.50

Post Billing Data:		
Total Revenue Billed		\$0.00
Amount Advanced		\$0.00
Advance Interest		\$0.00
DP / PI / LEC Fees		-\$2.65
LEC Unbillables (0%)		\$0.00
LEC Adjustments (0%)		\$0.00
Net Submitted Credits		-\$149.50
LEC Uncollectible Reserve		\$0.00
Uncollectible True Up		\$0.00
LEC LTR / True Up		\$12.13
ILD LTR / True Up		\$0.00
Other Charges / Adj		\$0.00
Total Charges / Adjustments		-\$140.02
Net Due		-\$140.02

American eVoice Ltd

Repayment Report - Summary (ESBI)

Account Level Id (LibCode) **REDACTED**

Payment Dates 2008-06-17 to 2012-10-02.

By ALID Summary

			Total
Account Level Id (LibCode)			
TRANSMIT MESSAGES			1,078,174
RECONCILED REVENUE			13,883,900.55
LEC DILUTION			-2,132,545.50
	Reserves	0.00	
	Lec Rejects	-983,186.75	
	Lec Adjustments	-1,001,394.31	
	Lec Rejected Credits	35,566.05	
	Lec Allocation	-70,771.28	
	Lec Write-offs Assigned	-12,642.75	
	Lec Write-offs Allocated	-4,683.17	
	True Up	-90,959.28	
	Miscellaneous	-4,474.01	
	Retransmitted Files	0.00	
	Other	0.00	
BILL FEE			-1,233,071.11
	Processing Fee	-292,626.32	
	BC BETI Charges	-1,449.75	
	Bill2Phone Charges	-7,318.35	
	Call Forwarding Fee	-83,181.15	
	Complaint Fee	-488,875.00	
	Implementation Cost	-3,700.00	
	Recourse Fee	-303,374.25	
	Regulatory Fee	-8,325.00	
	State Tax or Refund	-41.61	
	Legal Fee	-44,175.83	
	Miscellaneous	-9.78	
	Other	5.93	
LEC FEE			-1,393,872.20
	Processing Fee	-1,305,110.19	
	LEC Charge	-88,762.01	
INQUIRY FEE RESERVE			-21,601.15
	Bad Debt Reserve	-1,247,585.85	
	TA Reserve	-60,531.37	
	TA Reserve Refund	5,442.23	
TRUE UP			785,171.32
TX TAX			0.00
CUSTOMER CREDIT			-2,259,169.25
FUNDED AMOUNT			0.00
FINANCE CHARGE			0.00
NET PAYABLE			6,326,159.39
PAID AMOUNT			6,326,159.39

Network Assurance Inc.

Repayment Report - Summary (ESBI)

Account Level Id (LibCode) **REDACTED** Payment Dates 2008-07-08 to 2012-10-02.

By ALID Summary

			Total
Account Level Id (LibCode)			636,014
TRANSMIT MESSAGES			8,056,719.45
RECONCILED REVENUE			-1,449,677.50
LEC DILUTION			
	Reserves	0.00	
	Lec Rejects	-724,447.10	
	Lec Adjustments	-629,416.98	
	Lec Rejected Credits	21,184.15	
	Lec Allocation	-60,647.86	
	Lec Write-offs Assigned	-11,108.45	
	Lec Write-offs Allocated	-2,810.83	
	True Up	-39,923.65	
	Miscellaneous	-2,506.78	
	Retransmitted Files	0.00	
	Other	0.00	
BILL FEE			-852,822.68
	Processing Fee	-170,844.62	
	BC BETI Charges	-10,842.36	
	Bill2Phone Charges	-14,447.98	
	Call Forwarding Fee	-56,696.25	
	Complaint Fee	-360,100.00	
	Implementation Cost	-3,500.00	
	Recourse Fee	-189,701.25	
	Regulatory Fee	-7,575.00	
	State Tax or Refund	-23.54	
	Vision Track	-7,425.00	
	Legal Fee	-31,636.55	
	Miscellaneous	-34.22	
	Other	4.09	
LEC FEE			-799,610.31
	Processing Fee	-719,437.05	
	LEC Charge	-80,173.26	
INQUIRY FEE			-18,489.75
RESERVE			-732,944.70
	Bad Debt Reserve	-666,289.35	
	TA Reserve	-72,746.50	
	TA Reserve Refund	6,038.71	
TRUE UP			436,873.06
TX TAX			0.00
CUSTOMER CREDIT			-1,472,081.65
FUNDED AMOUNT			0.00
FINANCE CHARGE			0.00
NET PAYABLE			3,167,965.92
PAID AMOUNT			3,167,965.92

Voicemail Services Ltd.

Repayment Report - Summary (ESBI)

Account Level Id (LibCode) **REDACTED**

Payment Dates 2008-01-01 to 2012-10-02.

By ALID Summary

Account Level Id (LibCode)			Total
TRANSMIT MESSAGES			2,061,309
RECONCILED REVENUE			26,208,516.10
LEC DILUTION			-5,377,601.43
	Reserves	0.00	
	Lec Rejects	-3,392,782.90	
	Lec Adjustments	-1,939,422.37	
	Lec Rejected Credits	96,449.65	
	Lec Allocation	-86,694.45	
	Lec Write-offs Assigned	-17,177.70	
	Lec Write-offs Allocated	-7,096.46	
	True Up	-27,089.94	
	Miscellaneous	-3,787.26	
	Retransmitted Files	0.00	
	Other	0.00	
BILL FEE			-2,366,809.42
	Processing Fee	-840,326.03	
	BC BETI Charges	-1,272.30	
	Bill2Phone Charges	-7,288.48	
	Call Forwarding Fee	-122,697.90	
	Complaint Fee	-608,670.40	
	Implementation Cost	-500.00	
	Recourse Fee	-523,800.55	
	Regulatory Fee	-16,425.00	
	State Tax or Refund	-212.10	
	Vision Track	-7,425.00	
	Legal Fee	-255,347.60	
	Qwest WTN Charge	-191.93	
	Miscellaneous	17,326.05	
	Other	21.82	
LEC FEE			-2,397,040.83
	Processing Fee	-2,286,460.10	
	LEC Charge	-110,580.73	
INQUIRY FEE			-47,523.35
RESERVE			-1,890,854.58
	Bad Debt Reserve	-1,795,305.32	
	TA Reserve	-105,773.18	
	TA Reserve Refund	10,216.66	
TRUE UP			942,460.54
TX TAX			0.00
CUSTOMER CREDIT			-4,712,633.49
FUNDED AMOUNT			-905,373.86
FINANCE CHARGE			-12,208.97
NET PAYABLE			9,440,930.71
PAID AMOUNT			9,440,930.71

IV. SPECIFICATIONS

A. INTERROGATORIES

1. State the full name, mailing address, physical address, telephone number, and legal status (sole proprietorship, partnership, corporation, limited liability company, etc.) of the Company, including such information for its parent entity, its wholly or partially owned subsidiaries, affiliates, and unincorporated divisions, and all names under which the Company does or did business.
2. State the name, address, telephone number, and title of all officers, directors, principal stockholders, owners, members and managers of all entities listed in response to Interrogatory IV.A.1. For each such Person, state (a) all positions held within the Company; (b) the job duties and the dates through which each position was held within the Company; (c) the name(s), address(es) and telephone number(s) of any other business(es) with which such Person has any affiliation, and a description of the jobs, duties, title, position, or relationship such Person has with such business(es).
3. Describe the goods and services provided by the Company to its customers, and the ways in which the Company markets its goods and services or otherwise acquires customers.
4. Identify each of the Sellers with whom the Company has done business. For each such Seller describe: (a) the nature of the business relationship; (b) the goods or services provided by the Seller to the Company; (c) the goods or services provided by the Company to the Seller, and the dates during which goods and services were received from or provided to each Seller.
5. Describe the manner in which the Company was compensated by each Seller and, for each month of the Applicable Time Period, provide the total gross revenues that the Company earned in connection with its relationship with each Seller.
6. For each year of the Applicable Time period, state the total revenues received by the Company.
7. Identify all third parties, including but not limited to, management consultants, information technology consultants, customer record management consultants, affiliate marketers, lead generators, brokers, call centers, customer service agents, or others, who brokered, arranged, maintained, or facilitated the relationship between the Company and any Seller.
8. For each month of the Applicable Time Period state, for each Seller: (a) the total number of customers referred to the Company by the Seller, (b) a description of the goods or services purchased by those customers, (c) the number of customers provided with or subscribed to each good or service, (d) the number of customers who actually utilized each good or service, and (e) the number of those customers

who utilized the good or service more than one time.

9. For each month of the Applicable Time Period, identify each Person, other than the Sellers, who referred customers to the Company, and for each such Person, state: (a) the total number of customers referred to the Company by the Person, (b) a description of the goods or services purchased by those consumers, (c) the number of customers provided with or subscribed to each good or service, (d) the number of customers who actually utilized each good or service, and (e) the number of those customers who utilized the good or service more than one time.
10. For each month of the Applicable Time Period state (a) the total number of the Company's customers, (b) a description the goods or services purchased by those customers, (c) the number of customers provided with or subscribed to each good or service, (d) the number of customers who actually utilized each good or service, and (e) the number of those customers who utilized the good or service more than one time.
11. Identify and describe any Documents that would be responsive to this CID, but that have been destroyed, mislaid, transferred, or are otherwise unavailable, and describe the circumstances and date on which they were destroyed, mislaid, transferred, or made unavailable.

B. DOCUMENTS

For the Applicable Time Period, produce the following Documents:

1. All Contracts between the Company and each Seller.
2. All Communications between the Company and each Seller.
3. For every customer who ordered, purchased, or utilized the goods or services provided by the Company in connection with each Contract produced in response to Request IV.B.1, produce Documents sufficient to identify:
 - a. The customer's name;
 - b. The customer's address;
 - c. Local and long distance telephone connection records, or records of session times and durations;
 - d. Length of service (including start date) and types of service utilized;
 - e. Telephone or instrument number or other subscriber number or identity, including any temporarily assigned network address; and
 - f. Means and source of payment for such service.

4. All contents of Communications (excluding all non-content information such as help desk notes or other non-content header information about a customer aside from the information listed in Specification IV.B.3) from all customer correspondence regarding any Seller or the goods or services provided by the Company. For purposes of this Specification, "customer correspondence" means messages, such as customer complaints, sent by a subscriber or customer to the Company and stored by the Company as its own record for business purposes.
5. All Communications between the Company and any third party (other than a subscriber or customer) relating to any Seller, including but not limited to, communications to, from, or copied to, any customer, government agency, local exchange carrier, Better Business Bureau, management consultant, information technology consultant, customer record management consultant, affiliate marketer, lead generator, broker, call center, customer service agent, or other entity or individual.
6. All marketing or promotional materials used by any Seller or the Seller's marketers in connection with the agreements or contracts identified in response to Request IV.B.1, including but not limited to, web pages, banner ads, emails, confirmation pages, or price and service disclosures; introduction, sales, customer service, or verification scripts; or any other verification materials.
7. All subpoenas (including grand jury subpoenas), civil investigative demands, complaints, interrogatories, or any other information or document production requests (whether formal or informal) from any state or federal government agency relating to the Sellers.

NOTE: This CID is issued in conformance with Section 2703(c)(2) of Title 18 of the United States Code (the Electronic Communications Privacy Act). To the extent you are a provider of electronic communication service or remote computing service, your response to this CID should include only the information requested in Specifications IV.B.3 and IV.B.4 and should not otherwise divulge a record or information pertaining to a subscriber or customer of your electronic communication service or remote computing service. If you have any questions, please contact FTC staff attorney Richard McKewen at 206-220-^{REDACTED} before providing responsive documents.

Form of Certificate of Compliance*

I/We do certify that all of the documents and information required by the attached Civil Investigative Demand which are in the possession, custody, control, or knowledge of the person to whom the demand is directed have been submitted to a custodian named herein.

If a document responsive to this Civil Investigative Demand has not been submitted, the objections to its submission and the reasons for the objection have been stated.

If an interrogatory or a portion of the request has not been fully answered or a portion of the report has not been completed, the objections to such interrogatory or uncompleted portion and the reasons for the objections have been stated.

Signature

[Handwritten Signature]

Title

President

Sworn to before me this day

June 05 2012

[Handwritten Signature]

Notary Public

Notary Public of New Jersey

Vatsal Patel
Notary Public, New Jersey
My Commission Expires 7-21-15

*In the event that more than one person is responsible for complying with this demand, the certificate shall identify the documents for which each certifying individual was responsible. In place of a sworn statement, the above certificate of compliance may be supported by an unsworn declaration as provided for by 28 U.S.C. § 1746.

**CERTIFICATION OF RECORDS
OF REGULARLY CONDUCTED ACTIVITY
PURSUANT TO 28 U.S.C. § 1746**


I, Scott Seltzer, have personal knowledge of the facts set forth below and am competent to testify as follows:

1. I have authority to certify the authenticity of the records produced by CONNECTME, LLC, and attached hereto.
2. The documents produced and attached hereto by CONNECTME, LLC, are originals or true copies of original records of regularly conducted activity that:
 - a. Were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;
 - b. Were kept in the course of the regularly conducted activity of CONNECTME, LLC; and
 - c. Were made by the regularly conducted activity as a regular practice
CONNECTME, LLC.

I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 6-5, 2012
(Date)

Location: Manalapan, NJ
(City, State)


SIGNATURE

Civil Investigative Demand response

1. Company address and contact:

Address: ConnectMe, LLC 198 Rt 9 North suite 105

Manalapan, NJ 07726

NJ Limited Liability Company

REDACTED REDACTED

DBA: ConnectMeVoice

No parent companies or other related entities

2. Scott Seltzer – Member 99% , President

Home address:

REDACTED

REDACTED

From June 2001 to present

Also, 50% owner, Total Number Technologies

A private reseller of ConnectMe services. From

Address: REDACTED

Longwood, FL 32779

Lori Seltzer – Secretary Treasurer / member with 1% interest– Same address

3. ConnectMe provides hosted telecommunications services such as voicemail, electronic fax, one-number follow-me service, hosted PBX, hosted VoIP, custom Interactive voice response services, custom web services in association with the voice service. The service is marketed online, through agents, resellers and affiliates, trade shows, email marketing, and local networking.

4. Sellers:

- Nathan Sann – Our primary contact with the seller
- Daniel Bethke – Seller technical contact
- Cheri Stephens – Seller's financial contact
- Eric Giere – Technical contact
- Steven Sann – Principal
- Rob Branch – Financial services for Seller

Our primary contact had been Nathan Sann. We started working with Emericamedia (Seller) on or about January of 2009, and continued until May 15,2012. The services we provided to the seller were a wholesale private label enhanced telecommunications product. The product was delivered with email, web site and contact information for the seller, and so we were providing the underlying service to the seller, but had little or no dealings with their end-users. The services included the following:

Services:

- Hosted Voicemail service using several main numbers and a 10-digit extension.
- One – number followme – includes the ability to forward calls to the end user on a date and time based schedule
- Inbound Electronic fax
- Outbound fax through a desktop application
- Access to voicemail to text application.
- Create and provide access to co-branded web portals and email templates. There were several private label portals, many of which had separate 800 numbers which we provided for their use. This included the following (note, there may have been others out there, this is what I had been able to find in my email records)
 - American Evoice – 888-373-5185
 - Foneright – 888-863-2826
 - Network Assurance- 888-289-1608
 - Voice Mail Services – 888-486-9736
 - Voicemail Professionals – 888-452-2910
 - MyTechmax – 888-606-4192
 - Continental Online Productions – 888-214-8359
 - United Residential - 888-867-3858
 - Securdat – 888-289-1715
 - Hearyou2 – 888-510-7860
- Custom web services designed to allow automatic updates from sellers servers to ConnectMe servers, for the purpose of updating the end user database.
- Hosting of two servers at our co-location facility, and currently from our office. The servers were used to access an application from a 3rd party from (Incendonet). ConnectMe provided a custom program which allowed the end user to select an option to read back emails as voice. ConnectMe provided only the functionality required to dial into the Indendonet servers as an IP address, we did not provide the actual functionality to read back the emails.

On May,15, 2012 we were instructed via email to cancel the service, and work with Jon Shields, who is taking over the service.

5. We were compensated by credit card charges to the Seller. There were no payments made to ConnectMe by any individual end users, only by the sellers. Charges were made using our automated billing system each month for the monthly fees, and for custom development work. The total payments received to date have been \$45632.00. Please see Excel spreadsheet file 8-payment.xls for details.
6. Total Revenues:
 - 2009 - \$11340.00
 - 2010: \$13,100.00
 - 2011: \$14,902
 - 2012: \$6290.00
7. Third Parties:
 - Richard Fanslow – Acted as Consultant/contractor for seller
 - Brenda Miller
 - Ira Tessler – ConnectMe technical contact
 - Bryan Ayres – Incendonet
 - Tim Kruse - Incendonet
8. End users for seller:
 - Services provided are described in section 4.
 - Reference Excel file 8-end user count by month for monthly breakdown.
9. I have attached a reference list of the names of all agents and resellers. However, we do not maintain the level of detail requested in this section. The reason that we can derive the information for the sellers, but not for all others is that most of agents and resellers sign up individual customers, with ConnectMe paying the agent a percentage for the referral. This means that we are not able to reach into the past and develop the level of detail for all agents and resellers due to the fact that we cannot simply search for a single customer entity, as we could with the sellers. Any information we could obtain for this section would therefore be incomplete and inaccurate. Please note that all of our co-branded resellers operate very differently, with entirely different business models, and so comparison to the seller would be rather difficult.
10. Please see all statistics for this section in Excel file 10-End user count by month non-seller accounts. This includes every listed billable customer entity with the exclusion of the sellers

accounts. The specific services provided to these customers do vary widely, though all are enhanced services telecommunications, including the following:

- Voicemail
- Electronic Fax
- One number follow-me
- Voicemail to email
- Auto-attendant / Virtual PBX services
- Customer Interactive Voice Response
- Rotational voicemail services.
- Business VoIP service

11. N/A

DOCUMENT SECTION:

1. Contracts:
 - a. The original proposal for services ("Proposal for Emericamedia") had been agreed upon, but was not put into the form of a formal contract, as was our policy at the time.
 - b. "Emericamedia ConnectMe contract 2-24-2011" was a signed contract.
2. See emails to and from seller directory.
3. Seller is a private label reseller. Per our arrangement, our only customer was the seller themselves, and never any end-users. The end user was not ConnectMe's customer. ConnectMe did not obtain any information at all regarding the end users, and therefore has no contact or other information with one exception. That is the email referencing a specific customer name, which is included in the emails referencing end users. End users were referred to the seller any time they may have contacted our customer service department, as is our policy with a private label reseller.
4. We do not have any records of communications from end users. Our policy for all private label resellers is to re-direct any phone calls from end users to the reseller. I do believe we had some calls from these end users, but we do not have any records since we directed them to contact the Seller.
5. All 3rd party communications were from vendors of the seller, and are in the form of emails included in the attached CD. They are in the section "emails to or from 3rd party"
6. We did not get involved in any marketing activities for the seller. We provided the service to the Seller, who in turn used our system to provide services to their end users. We provided access to our backend system through private labeled portals, but this did not include any marketing materials.
7. See attached subpoena.

CONNECTME SERVICE AGREEMENT FOR EMERICAMEDIA

This Services ("Agreement") is entered into this 24th day of February, 2011 ("Effective Date"), by and between Emerica Media Corp (hereinafter referred to as ("Emericamedia")) with offices at 2120 S. RESERVE ST PHB 210 Mesa Vista MT 59801 (and ConnectMe®, LLC, a New Jersey limited liability company (hereinafter referred to as "ConnectMe") with offices at 90 Bridge Plaza Dr., Manalapan, NJ 07726.

ConnectMe shall provide the following services to Emericamedia for the length of the contract term:

1.1 Current Service description: The following services are available on the current system:

- ConnectMe Voicemail provided by 10-digit extensions. This voicemail service is based on the currently operational service, including the current web services required to update the ConnectMe database with new subscribers, changes or cancellation. Each subscriber shall receive a 10-digit extension, and access code.
- Continued access to co-branded web portals to make changes to the voicemail account, and review voicemail messages.
- Co-branded Email notification for voicemail messages.
- Hosting in ConnectMe's co-location facility for 2 1-U servers required for Incendonet access.
- Call-out access to the Incendonet application servers IP address in order to access the email reading application supplied and supported by Incendonet.
- FindMe/FollowMe – Controlled via co-branded web portals.
- Outbound computer based Faxing
- Inbound Fax with separate number

1.2. Additional service description: The following services shall be added upon execution of this agreement:

- Voicemail to text: ConnectMe shall provide its machine-read version of a voicemail to text application. The translations are provided by a 3rd party service, in conjunction with the ConnectMe email notification process. When a voicemail message is received, the voicemail shall be sent to the 3rd party for translation. Once complete, ConnectMe shall include this translated text with any email notifications sent to the end user client.

1.2 Service Pricing:

- One Thousand dollars (\$1,000) for the first 200,000 voicemail accounts.
- Two hundred Fifty dollars (\$250.00) per month for the Incendonet hosting, and voicemail to text translations.

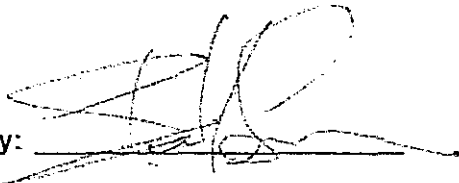
- In any month where the active number of accounts exceed 200,000 ConnectMe shall add an additional Six Hundred Twenty-Five dollars (\$625.00) per 100,000 active accounts. This is broken down as \$500.00 for the base voicemail product, and \$125.00 for the email to text and Incedonet hosting applications.
- ConnectMe will continue to provide a Voicemail Platform for the first 200,000 active accounts.
- Time used over ten thousand (10,000) total minutes per month shall be charged at \$.039 per minute.

1.3. **Payments:** Payment shall continued to be made via automatic credit card charges on a monthly basis.

1.4 **Term and Termination:** The term of service shall begin of the effective date above, and continue for a period of 12 months. In addition, this agreement shall automatically renew for an additional 12 month period unless written notification is received by either party within 60 days of the term expiration.

1.5 **Venue:** Any controversy or claim arising out of or relating to this Agreement that cannot be amicably settled shall be governed by and construed in accordance with the laws of the State of New Jersey without regard to the conflict of law principles thereof.

CONNECTME, LLC

By: 
Steven V. Sanna

By: 
Scott Seltzer, President

Seller end user accounts by month. Response to section 8			
Month (YYMM)	Total active users	Users accessing accounts	Users with multiple access
0901	0	0	0
0902	32	15	11
0903	32	15	12
0904	32	15	12
0905	32	14	9
0906	32	26	10
0907	32	19	12
0908	32	16	6
0909	32	13	7
0910	32	13	7
0911	32	14	9
0912	32	34	15
1001	32	19	11
1002	475	15	10
1003	2,460	15	6
1004	11,825	15	8
1005	26,638	16	9
1006	41,719	10	7
1007	59,255	15	10
1008	75,667	13	8
1009	91,384	24	10
1010	108,429	16	12
1011	114,396	16	14
1012	123,125	16	8
1101	124,540	14	5
1102	110,202	18	17
1103	116,186	12	8
1104	120,914	18	13
	119,793	9	7
1106	119,793	10	5
1107	119,793	11	6
1108	119,793	8	4
1109	119,801	17	9

PX 12, Att. 34, p. 000725

Seller end user accounts by month. Response to section 8			
Month (YYMM)	Total active users	Users accessing accounts	Users with multiple access
1110	119,802	13	6
1111	119,803	13	9
1112	119,810	17	11
1201	119,810	16	11
1202	119,810	19	13
1203	119,810	16	9
1204	119,810	12	8
Total		607	

France, Lauren

From: Nathan Sann
Sent: Tuesday, August 10, 2010 9:01 AM
To: Ira Tessler; Scott Seltzer
Cc: Eric Giere
Subject: Hearyou2!

Thanks Ira. You the man!
nate

From: Ira Tessler [REDACTED]
Sent: Tuesday, August 10, 2010 10:00 AM
To: Nathan Sann; Scott Seltzer
Subject: RE: We are setting up a new company.

Here is the info for the new company

url: login.connectmevoice.com/REDACTED

Phone #: 1-888-865-8329
Pin: REDACTED

Ira Tessler
ConnectMe
800-743-1208 REDACTED
REDACTED

From: Nathan Sann [mailto:nate@americamedia.com]
Sent: Monday, August 09, 2010 2:20 PM
To: Scott Seltzer; Ira Tessler
Subject: We are setting up a new company.

Hey guys, Nate from Montana here. Hope all is well. So It's that time of the year again. We are going to be setting up a new company called hearyou2.com. It is going to be the same thing as the last few. I have included the logo and there is no big rush if you can get to it this week that would be great. I assume the same rate as before?

Nate Sann
Representative for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
office: 406-REDACTED
cell: 406
nate@americamedia.com

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.1890 / Virus Database: 2108/4686 - Release Date: 12/17/11

No virus found in this incoming message.

Checked by AVG - www.avg.com

Version: 9.0.851 / Virus Database: 271.1.1/3061 - Release Date: 08/10/10 02:35:00

France, Laureen

From: Nathan Sann
Sent: Wednesday, March 10, 2010 8:40 AM
To: Scott Seltzer
Subject: RE: Do you happen to have the customer login numbers for the following sites?

Scott,
Hey Scott my good man. Things are progressing at an even pace here. The price of \$400 for a new company is ok, but Ira says he won't be able to set it up till the 22nd. Is there any other engineers you might have available that could help us get it up and running a bit quicker? Hope all is well in NJ!
Nate

From: Scott Seltzer [REDACTED]
Sent: Wednesday, March 10, 2010 7:06 AM
To: Nathan Sann
Subject: RE: Do you happen to have the customer login numbers for the following sites?

Hello Nate,

We have not spoken in a while, I hope all is well with you! I did just want to confirm that the new company setup will incur a one-time fee of \$400.00 for the setup time. Please confirm that this is okay with you.
Thanks!
Scott

From: Ira Tessler [REDACTED]
Sent: Wednesday, March 10, 2010 9:03 AM
To: Nathan Sann
Cc: Scott Seltzer
Subject: RE: Do you happen to have the customer login numbers for the following sites?

Here are all your accounts including the new Securadat. I need a logo for that company and a support email address in order to complete the work.

Thanks,
Ira

Company	Phone Number	Pin	Support Email
American Evoice	1-888-373-5185	[REDACTED]	support@myamericanevoice.com
Foneright	1-888-863-2826		support@foneright.com
Network Assurance	1-888-289-1608		support@mynetworkassurance.com
Voice Mail Services	1-888-486-9736		support@myvoicemailservices.com
Voicemail Professionals	1-888-452-2910		support@myvoicemailprofessionals.com
MyTechmax	1-888-606-4192		support@mytechmax.com
Continental Online Productions	1-888-214-8359		[REDACTED]
United Residential	1-888-867-3858		[REDACTED]
Securadat	1-888-289-1715		

From: Nathan Sann [mailto:nate@americamedia.com]

Sent: Monday, March 08, 2010 6:24 PM

To: Ira Tessler

Cc: Eric Giere; Daniel Bethke

Subject: RE: Do you happen to have the customer login numbers for the following sites?

Would a ETA of Next Wednesday be acceptable? Thanks!
nate

From: Ira Tessler [REDACTED]

Sent: Monday, March 08, 2010 11:53 AM

To: Nathan Sann

Subject: RE: Do you happen to have the customer login numbers for the following sites?

I'm not going to be able to get to it this week. I'm tied up with other projects.

From: Nathan Sann [mailto:nate@americamedia.com]

Sent: Monday, March 08, 2010 1:53 PM

To: Ira Tessler

Subject: RE: Do you happen to have the customer login numbers for the following sites?

Ok I'm gonna track down the logo. If you would start up Securdat, just as we have done before for the other companies. I appreciate it. Let me know if you have any issues or concerns.
ante

From: Ira Tessler [REDACTED]

Sent: Monday, March 08, 2010 11:46 AM

To: Nathan Sann; Daniel Bethke; Eric Giere

Subject: RE: Do you happen to have the customer login numbers for the following sites?

Yes, the customer uses the same number, enters their box number and pin. No I don't have anything for Securdat.

From: Nathan Sann [mailto:nate@americamedia.com]

Sent: Monday, March 08, 2010 12:10 PM

To: Ira Tessler; Daniel Bethke; Eric Giere

Subject: Do you happen to have the customer login numbers for the following sites?

Ira,
Hope all is well and Spring is finally finding you guys.

We are rewriting our welcome letters and I am trying to work out what number the customers receive for each of the following companies. I have included the ones that you sent to me a while back, they are the master account numbers that I can login from the login.connectmevoice.com page. But are they the same numbers the customer receives to call into their box? (Of course with a different pin...)

1-888-373-5185

[REDACTED]

So in essence can you verify that these numbers are the ones the customer receives to call in and access their account?

Lastly in the chaos I am not sure if I ever had you create an account for Securdat. If we do not have an account for them then I am going to send you a logo and would love if you could set up the new company when you have time.

Thanks for your time!

American Evoice	
Foneright	1-888-863-2826
Network Assurance	1-888-289-1608
Voice Mail Services	1-888-486-9736
Voicemail Professionals	1-888-452-2910

REDACTED

Nate Sann, President
Blended Market LLC
Contractor for Emerica Media Corp
2120 So Reserve St PMB 210
Missoula MT 59801
office: 406-REDACTED
cell: 406
nate@emicamedia.com

No virus found in this incoming message.
Checked by AVG - www.avg.com
Version: 9.0.733 / Virus Database: 271.1.1/2733 - Release Date: 03/10/10 02:33:00

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2012.0.1890 / Virus Database: 2108/4686 - Release Date: 12/17/11

France, Laureen

From: Nathan Sann
Sent: Tuesday, October 13, 2009 9:54 AM
To: Scott Seltzer
Subject: RE: We have the page for myTechmax.com

Yes go ahead and charge that on the card.
Nate

From: Scott Seltzer REDACTED
Sent: Friday, October 09, 2009 9:02 AM
To: Nathan Sann
Subject: RE: We have the page for myTechmax.com

Hello Nate,

I hope all is going well with your travels. Per our previous emails, I have attached the \$750.00 invoice. I know that we do need to have our conference call next week, and get some of the details finalized. Please let me know if I can charge this on the card on file.

Thanks,
Scott

From: Nathan Sann [<mailto:nate@americamedia.com>]
Sent: Thursday, October 01, 2009 12:05 PM
To: Scott Seltzer
Cc: Steve Sann
Subject: RE: We have the page for myTechmax.com

Scott,
Good news first.

\$750 is acceptable for a new business. Go ahead and send us an invoice for that and we will get that over to you. The other side of the coin is that the Email to voice upgrade doesn't go anywhere. You click on it and it simply disappears into the vapor. It should lead to setup page for an account on the email to voice system. Any idea how we can get that to work?

Nate

From: Scott Seltzer REDACTED [[@connectmevoice.com](mailto:REDACTED@connectmevoice.com)]
Sent: Wednesday, September 30, 2009 1:04 PM
To: Nathan Sann
Subject: RE: We have the page for myTechmax.com

Hello Nate,

We have now completed the upgrade project. I believe that everything should be working on that, including the IVR changes.

The additional work I had mentioned is to create a new company. If this does not sound right or you have any questions please call me to discuss.

Thanks,
Scott

From: Nathan Sann [<mailto:nate@americamedia.com>]
Sent: Wednesday, September 30, 2009 11:30 AM
To: Scott Seltzer
Subject: RE: We have the page for myTechmax.com

Scott,
I appreciate your quick response. I guess I am little confused on what is the original scope. I am going to assume that the additional new work is the creation of the new company? Does the original scope include modifying the link in the upgrade button to link it to the email to voice system? Right note that link doesn't go to anything. And Ira asked me to contact you regarding that. We should be able to pay you promptly after we get this worked out. Thanks!
Nate

From: Scott Seltzer [REDACTED @connectmevoice.com]
Sent: Wednesday, September 30, 2009 6:19 AM
To: Nathan Sann
Subject: RE: We have the page for myTechmax.com

Hello Nate,

I hope all is well with you. I discussed these additional changes with Ira, and it will take several hours to complete. If you want to move forward with this, the total customization costs could be \$750.00 (\$500.00 for the original scope, and an additional \$250.00 for the new work). Please let me know if this is okay with you.

Thanks,
Scott

From: Nathan Sann [<mailto:nate@americamedia.com>]
Sent: Tuesday, September 29, 2009 11:31 AM
To: Ira S. Tessler; Scott Seltzer
Cc: Daniel Bethke; Richard Fanslow
Subject: We have the page for myTechmax.com

Ira,
We are building the login page to mytechmax.com right now and we simply need you to create a login for us and work with Richard on setting up the new company with your system. Daniel Bethke who is also cc'd on this list is making our front end landing page and is the guy to work with to make that login work. Thanks,
Nate

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2012.0.1890 / Virus Database: 2108/4686 - Release Date: 12/17/11

No virus found in this incoming message.
Checked by AVG - www.avg.com
Version: 9.0.851 / Virus Database: 271.1.1/3061 - Release Date: 08/10/10 02:35:00

France, Laureen

From: Steve Sann
Sent: Tuesday, May 08, 2012 7:35 AM
To: Scott Seltzer
Cc: Rob Braach
Subject: RE: Emerica_ConnectMe termination letter (2)

Correction: Scott, the date of the termination should have been yesterday, May 7.

From: Scott Seltzer [REDACTED @connectmevoice.com]
Sent: Tuesday, May 08, 2012 6:10 AM
To: Steve Sann
Cc: REDACTED@connectmevoice.com
Subject: Emerica_ConnectMe termination letter (2)

Hello Steve,
Per your instructions, we will process the cancellation of your accounts as of 5/14/2012.
Best regards,
Scott Seltzer

From: Steve Sann [mailto:steve@americamedia.com]
Sent: Monday, May 07, 2012 3:33 PM
To: REDACTED@connectmevoice.com
Cc: Rob Braach; Jon Shields; Jon Shields
Subject: Emerica_ConnectMe termination letter (2)

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2012.0.1913 / Virus Database: 2425/4984 - Release Date: 05/07/12

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2012.0.1913 / Virus Database: 2425/4985 - Release Date: 05/08/12

France, Laureen

From: Steve Sann
Sent: Monday, May 07, 2012 12:33 PM
To: REDACTED@connectmevoice.com
Cc: Rob Braach; Jon Shields; Jon Shields
Subject: Emerica_ConnectMe termination letter (2)
Attachments: Emerica_ConnectMe termination letter (2).docx

No virus found in this message.

Checked by AVG - www.avg.com

Version: 2012.0.1913 / Virus Database: 2425/4983 - Release Date: 05/07/12

Steven V. Sann
Emerica Media Corporation
2120 S. Reserve St. PMB 210
Missoula, MT 59801

May 7, 2012

Mr. Scott Seltzer, President
ConnectMe, LLC
90 Bridge Plaza Dr.
Manalapan, NJ 07726
REDACTED

RE: Via email and USPS

Dear Scott,

Please cancel the ConnectMe service agreement with Emerica Media Corporation effective this date, May 14, 2012.

Also, this letter authorizes you to speak to Jon Shields regarding my account.

Sincerely,

Steven V. Sann
President

**CERTIFICATION OF RECORDS
OF REGULARLY CONDUCTED ACTIVITY
PURSUANT TO 28 U.S.C. § 1746**


I, Carolyn Lieberman, have personal knowledge of the facts set forth below and am competent to testify as follows:

1. I have authority to certify the authenticity of the records produced by U.S. BANK, NA, and attached hereto.
2. The documents produced and attached hereto by U.S. BANK, NA, are originals or true copies of original records of regularly conducted activity that:
 - a. Were made at or near the time of the occurrence of the matters set forth by, or from information transmitted by, a person with knowledge of those matters;
 - b. Were kept in the course of the regularly conducted activity of U.S. BANK, NA; and
 - c. Were made by the regularly conducted activity as a regular practice U.S. BANK, NA.

I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 5-30, 2012
(Date)

Location: Minneapolis, Minnesota
(City, State)



SIGNATURE

U.S. BANK, N.A.		C/OID	
ACCOUNT NAME <u>American eVoice LTD</u>			
AC NAME 1	<u>Steven V Sann</u>	<u>Joe</u>	<u>K3'68</u>
AC NAME 2	<u>Brenda L Miller</u>	<u>Joe</u>	<u>mt'75</u>
NAME 3			
NAME 4			
NAME 5			
ADDRESS <u>1001 E Broadway St P.O. #207</u>		AC #	<u>3847</u>
		AMT OF INITIAL DEPOSIT \$	<u>300.00</u>
		AMOUNT OF CHECK \$	<u>300.00</u>
		BANK	
		HOLD	<input type="checkbox"/>
CITY <u>Missoula</u>	STATE <u>MT</u>	ZIP <u>59802</u>	PHONE <u>REDACTED</u>
TYPE OF BUSINESS <u>internet marketing</u>		TAX ID #/EIN #	<u>REDACTED</u>
TYPE OF ACCOUNT <u>free small bus. checking</u>		SIGNATURES REQUIRED	<u>1</u>
CORPORATION <input type="checkbox"/> R/P/M		EXISTING CUSTOMER	<input type="checkbox"/>
OTHER SERVICES		COURTESY CARD	<input type="checkbox"/>
RESIDENCE		OFFICE	
RESIDENCE PHONE <u>REDACTED</u>			
ACCOUNT TYPE <u>Int DL</u>	ISSUE DATE <u>REDACTED</u>	EXP DATE <u>REDACTED</u>	CARD NO. <u>REDACTED</u>
DATE OPENED: <u>3-7-07</u>		TIME OPENED:	OPENED BY: <u>Cmeichel</u>

Checks systems verified "B" + "I"
no records.



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK REFER TO RESOLUTION FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR.	<input type="checkbox"/> MS	ACCOUNT NAME 1
<input type="checkbox"/> MRS.	<input type="checkbox"/> MISS	
<input type="checkbox"/> MR.	<input checked="" type="checkbox"/> MS	ACCOUNT NAME 2
<input type="checkbox"/> MRS.	<input type="checkbox"/> MISS	
<input type="checkbox"/> MR.	<input type="checkbox"/> MS	ACCOUNT NAME 3
<input type="checkbox"/> MRS.	<input type="checkbox"/> MISS	
<input type="checkbox"/> MR.	<input type="checkbox"/> MS	ACCOUNT NAME 4
<input type="checkbox"/> MRS.	<input type="checkbox"/> MISS	

REMARKS

Certification: Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. person (including a U.S. resident alien),
- (4) I am exempt from reporting, to claim exemption you must check this box.

Certification instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign this Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person

Date


3/7/12

U.S. BANK, N.A.		C/OID 0553	
ACCOUNT NAME *FONERIGHT, INC. <i>(C)</i>			
AC NAME 1 GREGORY D. FERE <i>(C)</i>	100	AC # REDACTED	1171
AC NAME 2 Steve Sann		AMT OF INITIAL DEPOSIT \$	300.00
AC NAME 3		AMOUNT OF CHECK \$	
AC NAME 4		BANK	
AC NAME 5			
ADDRESS 1001 E BROADWAY ST # 207			
CITY MISSOULA		STATE MT ZIP 598024970	PHONE REDACTED REDACTED <i>(C)</i>
TYPE OF BUSINESS internet sales		TAX ID #/EIN # REDACTED	
TYPE OF ACCOUNT FREE SMALL BUSINESS CKING		SIGNATURES REQUIRED 1	EXISTING CUSTOMER
OWNERSHIP Corporation		COURTESY CARD	
OTHER SERVICES		OFFICE 00584	
RESIDENCE			
RESIDENCE PHONE REDACTED	REDACTED	REDACTED	VERIFIED <input type="checkbox"/>
ID TYPE INT-OL	TE REDACTED	EXP DATE REDACTED	CARD NO. REDACTED
DATE OPENED: 20070831 <i>10-2-07</i>	TIME OPENED: 09:18	OPENED BY: MEUCHEL, CINDY S. <i>(C)</i>	

Chex Systems call current cust.



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<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)		Steve
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)		
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)		
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)		

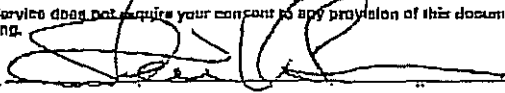
REMARKS

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- (3) I am a U.S. person (including a U.S. resident alien).
- (4) I am exempt from reporting to claim exemption; you must check this box

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign this Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person:  Steve Date: 4/27/11

Update Signature Card

Dated: 11-15-07

U.S. BANK, N.A.		C/O	
ACCOUNT NAME <u>Global Voice Mail, Ltd</u>			
IC NAME 1 <u>Steven V Sann</u>	AC # REDACTED	<u>7809</u>	
IC NAME 2 <u>Nate Sann</u>	AMT OF INITIAL DEPOSIT \$		
IC NAME 3	AMOUNT OF CHECK \$		
NAME 4	BANK		
NAME 5	HOLD <input type="checkbox"/>		
ADDRESS <u>1001 E Broadway #207</u>			
CITY <u>Missoula</u>	STATE <u>MT</u>	ZIP <u>59802</u>	PHONE <u>REDACTED</u>
TYPE OF BUSINESS <u>E-mail Service</u>	TAX ID #/EIN #		NO. YEARS
TYPE OF ACCOUNT <u>Free small bus. ckg.</u>	SIGNATURES REQUIRED	EXISTING CUSTOMER	COURTESY CARD
OWNERSHIP <u>Corporation</u>	<input type="checkbox"/> R/P		
OTHER SERVICES	OFFICE		
RESIDENCE			
RESIDENCE PHONE			
ACCOUNT TYPE <u>mt DL</u>	ISSUE DATE <u>REDACTED</u>	EXP DATE <u>REDACTED</u>	VERIFIED <input type="checkbox"/>
		CARD NO. <u>REDACTED</u>	
DATE OPENED: <u>11-15-07</u>	TIME OPENED:	OPENED BY: <u>@murchel</u>	

Changed

Changed



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FILE FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

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- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. person (including a U.S. resident alien).
- (4) I am exempt from reporting. To claim exemption you must check this box.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person

Date

11/15/07

U.S. BANK, N.A.		C/OID 0555	
ACCOUNT NAME *NETWORK ASSURANCE INC			
C NAME 1 NATHAN SANN	SWL MT DL	AC # REDACTED	1813
C NAME 2 STEVEN V SANN	SWL personally known	AMT OF INITIAL DEPOSIT \$ 300.00	
C NAME 3	existing cust.	AMOUNT OF CHECK & BANK	
C NAME 4	(CM) (CS)	HOLD <input type="checkbox"/>	
C NAME 5		37-08 (CM)	
ADDRESS 1001 E BROADWAY ST PMB 207			
CITY MISSOULA	STATE MT ZIP 598024970	PHONE REDACTED REDACTED	NO. YEARS
TYPE OF BUSINESS internet marketing		TAX ID #/EIN # REDACTED	
TYPE FREE SMALL BUSINESS CKING	SIGNATURES REQUIRED 1	EXISTING CUSTOMER	COURTESY CARD
MEMBERSHIP Corporation	<input type="checkbox"/> RPM		
OTHER SERVICES	OFFICE 00584		
RESIDENCE			
RESIDENCE PHONE REDACTED	REDACTED	REDACTED	VERIFIED <input type="checkbox"/>
TYPE Mt DL	ISSUE DATE REDACTED	EXP DATE REDACTED	CARD NO. REDACTED
DATE OPENED: 20080307 TIME OPENED: 12:31 OPENED BY: MEUCHEL, CINDY S.			

Jo Chey Systems
 Current cust.

(CM)



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<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

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- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. Citizen or other U.S. person.
- (4) I am exempt from reporting. To claim exemption you must check this box.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person: Date: 3-7-08

U.S. BANK, N.A.		C/OID 0555	
ACCOUNT NAME *SECURADAT INC			
AC NAME 1 STEVEN V SANN	JOO	AC # REDACTED	2604
AC NAME 2 NATHAN SANN	JOO	AMT OF INITIAL DEPOSIT \$ 500.00	
AC NAME 3		AMOUNT OF CHECK \$	
NAME 4		BANK	
NAME 5			
ADDRESS 2120 S RESERVE ST PMB 210		REDACTED	HOLD <input type="checkbox"/>
CITY MISSOULA		STATE MT ZIP 598016451	PHONE REDACTED
TYPE OF BUSINESS		TAX ID #	NO. YEARS
TYPE OF ACCOUNT SILVER BUS CHECKING		SIGNATURES REQUIRED	EXISTING CUSTOMER
OWNERSHIP Corporation		<input type="checkbox"/> RPM	COURTESY CARD
OTHER SERVICES		OFFICE 00584	
RESIDENCE			
RESIDENCE PHONE REDACTED			
ID TYPE	ISSUE DATE 00000000	EXP DATE 00000000	CARD NO. <i>Site visit comp. [initials]</i>
DATE OPENED: 20100308		TIME OPENED: 10:56	OPENED BY: COLE, CHAD M.



The bank is hereby authorized to recognize the signature(s) subscribed below in the payment of funds or the transaction of any business for this account. All transactions shall be governed by applicable laws and the bank's terms (copy acknowledged as received herewith) that pertain to the type of account and style of ownership indicated on this card. Upon the request of the bank, any consumer reporting agency is hereby instructed to furnish a consumer report relating to the undersigned to the bank. Refer to resolution file for authorization of signatures where authorization is required. By signing this signature card, you are also acknowledging your express consent to the terms and conditions in your applicable account agreement, including but not limited to our policies on funds availability and our cellular phone contact policy.

Known/Existing Customers

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	<i>[Signature]</i> SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	<i>[Signature]</i> SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

Certification: Under penalties of perjury, I certify that:
 (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
 (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
 (3) I am a U.S. Citizen or other U.S. person.
 (4) I am an exempt payee. To claim the exemption, you must check this box

Certification Instructions: You must check out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person *[Signature]* Date *3/8/10*

U.S. BANK, N.A.		C/OID 0555	
ACCOUNT NAME *SECURATDAT INC			
AC NAME 1	NATHAN SANN	JOD	AC # - REDACTED 2604
AC NAME 2	STEVEN V SANN	SWL	AMT OF INITIAL DEPOSIT F
AC NAME 3			AMOUNT OF CHECK \$
NAME 4			BANK
NAME 5			
ADDRESS	2120 S RESERVE ST PMB 210		HOLD <input type="checkbox"/>
	L-6, MT 59847		
CITY	MISSOULA	STATE MT ZIP 598016451	PHONE REDACTED REDACTE NO. YEARS
TYPE OF BUSINESS		TAX ID #/EN # REDACTED	
TYPE OF ACCOUNT	SILVER BUS CHECKING	SIGNATURES REQUIRED 1	EXISTING CUSTOMER COURTESY CARD
OWNERSHIP	Corporation	<input type="checkbox"/> RPM	
OTHER SERVICES			
RESIDENCE			
RESIDENCE PHONE REDACTED			
ID TYPE	ISSUE DATE 00000000	EXP DATE 00000000	CARD NO.
DATE OPENED: 20100308 TIME OPENED: 00:00 OPENED BY:			

Updated Signature Card
Dated: 3/29/10
Sit visit completed 5/5/10



The bank is hereby authorized to recognize the signature(s) subscribed below in the payment of funds or the transaction of any business for this account. All transactions shall be governed by applicable laws and the bank's terms (copy acknowledged as received herewith) that pertain to the type of account and style of ownership indicated on this card. Upon the request of the bank, my consumer reporting agency is hereby instructed to furnish a consumer report relating to the undersigned to the bank. Refer to regulation file for authorization of signatures where authorization is required. By signing this signature card, you are also acknowledging your express consent to the terms and conditions in your applicable account agreement, including but not limited to our policies on funds availability and our cellular phone contact policy.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

Certification: Under penalties of perjury, I certify that:

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- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. Citizen or other U.S. person.
- (4) I am an exempt payee. To claim the exemption, you must check this box.

Certification Instructions: You must check out item 2 above if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign the Certification, but you must provide your correct TIN.

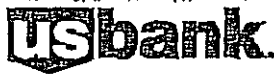
The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person *[Signature]* Date 03/29/10

U.S. BANK, N.A.		CDD 0555	
ACCOUNT NAME TECHMAX SOLUTIONS, INC			
AC NAME 1	NATHAN SANN	SWL	AC # REDACTED 1805
AC NAME 2	STEVEN V SANN	SWL	AMT OF INITIAL DEPOSIT \$ 300.00
AC NAME 3			AMOUNT OF CHECK \$
NAME 4			BANK
NAME 5			
ADDRESS 1001 E BROADWAY ST # 207			
<i>address verified w/ curPR</i>			
CITY	MISSOULA	STATE	MT ZIP 598024970 PHONE REDACTED REDACTED NO. YEARS
TYPE OF BUSINESS <u>Interact marketing</u>		TAX ID #/EIN # REDACTED	
TYPE OF ACCOUNT	FREE SMALL BUSINESS CKING	SIGNATURES REQUIRED	EXISTING CUSTOMER COURTESY CARD
		<input type="checkbox"/> RPM	1
OWNERSHIP	Corporation		
OTHER SERVICES	OFFICE 00584		
RESIDENCE			
RESIDENCE PHONE	REDACTED	REDACTED	VERIFIED <input type="checkbox"/>
ID TYPE	MT DL	ISSUE DATE REDACTED	EXP DATE REDACTED CARD NO. REDACTED
DATE OPENED: 20080307		TIME OPENED: 11:01	OPENED BY: MEUCHEL, CINDY S.

CM

*No Chex systems
Current cust.*



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HERewith) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK, REFER TO RESOLUTION FOR AUTHORIZATION OF SIGNATURES, WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

Certification: Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. Citizen or other U.S. person.
- (4) I am exempt from reporting. To claim exemption you must check this box.

Certification Instructions: You must check out item 2 above if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person

Date

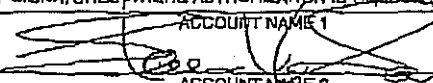
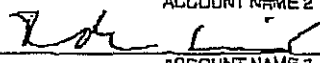
3-17-08

U.S. BANK, N.A.		C/OID 0555	
ACCOUNT NAME *VOICE MAIL PROFESSIONALS, INC			
AC NAME 1 STEVEN V SANN	SWL 408 KS	AC # REDACTED	3839
AC NAME 2 Brenda Miller	SWL 75 mt	AMT OF INITIAL DEPOSIT \$ 300.00	
AC NAME 3		AMOUNT OF CHECK \$ 300.00	
AME 4		BANK U.S. BANK	
NAME 5			
ADDRESS 1001 E BROADWAY ST PMB #207			HOLD <input type="checkbox"/>
CITY MISSOULA	STATE MT ZIP 598024970	PHONE REDACTED REDACTE	NO. YEARS
TYPE OF BUSINESS Internet marketing		TAX ID #/EIN # REDACTED	
TYPE OF ACCOUNT	FREE SMALL BUSINESS CKING	SIGNATURES REQUIRED	EXISTING CUSTOMER
	<input type="checkbox"/> RPM	1	COURTESY CARD
OWNERSHIP Corporation			
OTHER SERVICES		OFFICE 00584	
RESIDENCE			
RESIDENCE PHONE REDACTED	REDACTED	REDACTED	VERIFIED <input type="checkbox"/>
ID TYPE mt DL	ISSUE DATE REDACTED	EXP DATE REDACTED	CARD NO. REDACTED
DATE OPENED: 20070307		TIME OPENED: 11:45	OPENED BY: MEUCHEL, CINDY S. <i>cm</i>

Checks systems verified "B" "I" no records.



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK, REFER TO RESOLUTION FILE FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		ACCOUNT NAME 1
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		ACCOUNT NAME 2
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		ACCOUNT NAME 3
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		ACCOUNT NAME 4

REMARKS

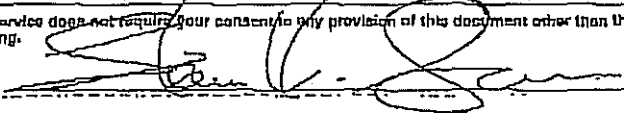
Certification: Under penalties of perjury, I certify that:

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- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. person (including a U.S. resident alien).
- (4) I am exempt from reporting. To claim exemption you must check this box.

Certification Instructions: You must check out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends you are not required to sign this Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person



Date

3-7-07

Update Signature Card
 Dated: 9-21-07

U.S. BANK, N.A.		C/O/D	
ACCOUNT NAME <u>Voice Mail Professionals Inc</u>			
AC NAME 1	<u>Steven V Sann</u>	AC #	REDACTED
AC NAME 2	<u>Nathan Sann</u>	AMT OF INITIAL DEPOSIT \$	<u>3839</u>
AC NAME 3		AMOUNT OF CHECK \$	
AC NAME 4		BANK	
AC NAME 5			
ADDRESS <u>1001 E Broadway St + 207</u>			HOLD <input type="checkbox"/>
CITY <u>Missoula</u>	STATE <u>mt</u>	ZIP <u>59801</u>	PHONE REDACTED REDACTED
TYPE OF BUSINESS		TAX ID #/EN #	REDACTED
TYPE OF ACCOUNT	<u>free small bus checking</u>	SIGNATURES REQUIRED	EXISTING CUSTOMER
OWNERSHIP	<u>corporation</u>		COURTESY CARD
OTHER SERVICES			OFFICE
RESIDENCE			
RESIDENCE PHONE			VERIFIED <input type="checkbox"/>
ACCOUNT TYPE <u>mt 06</u>	ISSUE DATE	REDACTED	EXP DAT REDACTED
			ARD NO. REDACTED
DATE OPENED <u>9-21-07</u>	TIME OPENED:	OFFERED BY:	<u>Comerchel</u>
<u>Changed</u>		<u>Changed</u>	



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OF THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

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(a) I am a U.S. person (including a U.S. resident alien),

(b) I am exempt from reporting. To claim exemption you must check this box

Certification instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the conditions required to avoid backup withholding.

Signature of U.S. Person  Date 9-21-07

U.S. BANK, N.A.		VOID REDACT	
ACCOUNT NAME *VOICE MAIL SERVICES, LTD			
AC NAME 1 STEVEN V. SANN	78 Ka	AC # REDACTED	7809
AC NAME 2 REDACTED		AMT OF INITIAL DEPOSIT \$ 21,000.00	
AC NAME 3 Brenda miller	75 mt	AMOUNT OF CHECK \$	
AC NAME 4		BANK	
NAME 5			
ADDRESS 333 UNIVERSITY AVE SUS		1001 E. Broadway PMB #207 Missa MT 59802 HOLD <input type="checkbox"/>	
CITY MISSOULA	STATE MT ZIP 59802-7779	PHONE REDACTED REDACTED	NO. YEARS
TYPE OF BUSINESS TELECOMMUNICATIONS		TAX ID #/EIN # REDACTED	
TYPE OF ACCOUNT	FREE SMALL BUSINESS CRING	SIGNATURES REQUIRED	EXISTING CUSTOMER
	<input type="checkbox"/> RPM	I	COURTESY CARD
OWNERSHIP Corporation		OFFICE 00584	
OTHER SERVICES			
RESIDENCE			
RESIDENCE PHONE REDACTED			VERIFIED <input type="checkbox"/>
ID TYPE	ISSUE DATE 00/00/0000	EXP DATE 00/00/0000	CARD NO.
DATE OPENED: 20051114 TIME OPENED: 09:08 OPENED BY: MEUCHEL, CINDY S. <i>cm</i>			

hex Systems verified bus. 4 ind.

0 records



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HERewith) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FILE FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 1
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 2
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 3
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 4

REMARKS

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- (4) I am exempt from reporting. To claim exemption you must check this box.

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The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person Date 11-14-05

Update Signature Ca
Dated: 9-21-07

U.S. BANK, N.A.		COID 0555	
ACCOUNT NAME *VOICE MAIL SERVICES LTD			
AC NAME 1	NATHAN SANN	J00	AC # REDACTED 7809
AC NAME 2	STEVEN V SANN	J00	AMT OF INITIAL DEPOSIT \$
AC NAME 3			AMOUNT OF CHECK \$
AC NAME 4			BANK
AC NAME 5			
ADDRESS 1001 E BROADWAY ST # 207			HOLD <input type="checkbox"/>
CITY	MISSOULA	STATE	MT ZIP 598024970 PHONE REDACTED REDACTED NO. YEARS
TYPE OF BUSINESS		TAX ID #/EIN # REDACTED	
TYPE OF ACCOUNT	FREE SMALL BUSINESS	SIGNATURES REQUIRED	EXISTING CUSTOMER COURTESY CARD
	<input type="checkbox"/> RPM	1	
OWNERSHIP	Corporation		
OTHER SERVICES	OFFICE		
RESIDENCE			
RESIDENCE PHONE	REDACTED	REDACTED	REDACTED VERIFIED <input type="checkbox"/>
ACCOUNT TYPE	MT DL	ISSUE DATE	REDACTED EXP DATE REDACTED CARD NO. REDACTED
DATE OPENED	20051114	TIME OPENED	00:00
SIGNED BY: MEUCHEL, CINDY S.			

Changed
9-21-07

Changed



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FILE FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

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- (3) I am a U.S. person (including a U.S. resident alien).
- (4) I am exempt from reporting. To claim exemption you must check this box.


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The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person

Date

9-21-07

U.S. BANK, N.A.		C/OID 0555	
ACCOUNT NAME *EMERICA MEDIA CORPORATION			
C NAME 1 steven v sand		AC # REDACTED 5789	
C NAME 2		AMT OF INITIAL DEPOSIT * 1.00	
C NAME 3		AMOUNT OF CHECK * 1.00	
C NAME 4		BANK	
C NAME 5			
ADDRESS 1001 E BROADWAY ST # 207			HOLD <input type="checkbox"/>
CITY MISSOULA		STATE MT ZIP 598024970	PHONE REDACTED REDACTE NO. YEARS
TYPE OF BUSINESS internet marketing		TAX ID #/EIN # REDACTED	
TYPE FREE SMALL BUSINESS CKING	SIGNATURES REQUIRED	EXISTING CUSTOMER	COURTESY CARD
ACCOUNT <input type="checkbox"/> RPM	1		
OWNERSHIP Corporation			
OTHER SERVICES		OFFICE 00584	
RESIDENCE 1001 E BROADWAY #207			
MISSOULA		59802	
RESIDENCE PHONE REDACTED			VERIFIED <input type="checkbox"/>
ID TYPE STATE DRIVER'S LICENSE	ISSUE DATE REDACTED	EXP DATE REDACTED	CARD NO. REDACTED
ID STATE OF ISSUE: MT			
DATE OPENED: 20050907		TIME OPENED: 10:56	OPENED BY: STANDEFORD, CHARLES 



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FILE FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 1
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 2
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 3
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	ACCOUNT NAME 4

REMARKS

Certification: Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. person (including a U.S. resident alien).
- (4) I am exempt from reporting. To claim exemption you must check this box.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person: Date: 9/7/05

Update Signature Card
 Dated: 9-6-07
 added Nathan
 as a signer

U.S. BANK, N.A.		CDD 0554	
ACCOUNT NAME *EMERICA MEDIA CORPORATION			
AC NAME 1	NATHAN SANN	SWL	AC # REDACTED 5789
AC NAME 2	STEVEN V SANN	JOO	
AC NAME 3			AMT OF INITIAL DEPOSIT \$
AC NAME 4			AMOUNT OF CHECK \$
AC NAME 5			BANK
ADDRESS 1001 E BROADWAY ST # 207			HOLD <input type="checkbox"/>
CITY MISSOULA		STATE MT ZIP 598024970	PHONE REDACTED REDACTED NO. YEARS
TYPE OF BUSINESS		TAX ID #/EN # 20-1355500	
TYPE OF ACCOUNT FREE SMALL BUSINESS		SIGNATURES REQUIRED	EXISTING CUSTOMER COURTESY CARD
OWNERSHIP Corporation		<input type="checkbox"/> RPM	1
OTHER SERVICES		OFFICE	
RESIDENCE			
RESIDENCE PHONE REDACTED	REDACTED	REDACTED	VERIFIED <input type="checkbox"/>
ID TYPE KS DL	ISSUE DATE REDACTED	EXP DATE REDACTED	CARD NO. REDACTED
9-6-07			
DATE OPENED: 20050810	TIME OPENED: 00:00	OPENED BY: MEUCHEL, CINDY S. cm	

Changed
 all systems verified
 new personal acct.
 no records
 REDACTED



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HERewith) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS		SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

Certification: Under penalties of perjury, I certify that:

(1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and

(2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and

(3) I am a U.S. person (including a U.S. resident alien).

(4) I am exempt from reporting. To claim exemption you must check this box.

Certification instructions: You must check out item 2 above if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person:

Date: 9/6/07

U.S. BANK, N.A.		COD	REDAC TER
ACCOUNT NAME "EMERICA MEDIA CORPORATION"			
AC NAME 1 RACHEL M PHEFFER	JOO	AC # REDACTED	7586
AC NAME 2 STEVEN V SANN	JOO	AMT OF INITIAL DEPOSIT \$.01	
AC NAME 3		AMOUNT OF CHECK \$	
AC NAME 4		BANK	
AC NAME 5		Address verified <input checked="" type="checkbox"/> HOLD <input type="checkbox"/>	
ADDRESS 2120 S RESERVE ST PMB 210	REDACTED	Stevensville, MT 59870 by appraisal - KSB	
CITY MISSOULA	STATE MT ZIP 598016451	PHONE REDACTED	NO. YEARS
TYPE OF BUSINESS	TAX ID #/EIN # REDACTED		
TYPE OF ACCOUNT FREE SMALL BUSINESS CKING	SIGNATURES REQUIRED 1	EXISTING CUSTOMER	COURTESY CARD
OWNERSHIP Corporation	<input type="checkbox"/> RPM		
OTHER SERVICES	OFFICE 00584		
RESIDENCE			
RESIDENCE PHONE REDACTED	VERIFIED <input type="checkbox"/>		
ID TYPE	ISSUE DATE 00/00/0000	EXP DATE 00/00/0000	CARD NO.
DATE OPENED. 20081001	TIME OPENED: 14:49	OPENED BY: COLF. CHAD M	



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS OR THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FILE FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input type="checkbox"/> MR. <input checked="" type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS ?	SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT) <i>Rachel Pfeiffer</i>
<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT) <i>[Signature]</i>
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

Certification: Under penalty of perjury, I certify that:

(1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and

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(3) I am a U.S. Citizen or other U.S. person.

(4) I am exempt from reporting, to claim exemption you must check this box.

Certification instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign the Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person

Rachel Pfeiffer

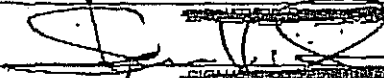

Date 10/3/2008

U.S. BANK, N.A.		COID 0565	
ACCOUNT NAME *EMERICA MEDIA CORPORATION			
AC NAME 1 STEVEN V SANN	JOO	AC # REDACTED	7337
AC NAME 2 NATHAN SANN	JOO	AMT OF INITIAL DEPOSIT \$ 0 0	
AC NAME 3		AMOUNT OF CHECK \$ CC	
NAME 4		BANK	
NAME 5		HOLD <input type="checkbox"/>	
ADDRESS 2120 S RESERVE ST PMB 210		<i>Site Visit Completed 5/14/09 CA</i>	
CITY MISSOULA	STATE MT ZIP 598016451	PHONE REDACTED	NO. YEARS
TYPE OF BUSINESS		TAX ID #/EIN # REDACTED	
TYPE OF ACCOUNT	PLATINUM BUSINESS MM	SIGNATURES REQUIRED	EXISTING CUSTOMER
OWNERSHIP	Corporation	<input type="checkbox"/> RPM	COURTESY CARD
OTHER SERVICES		OFFICE 00584	
RESIDENCE			
RESIDENCE PHONE REDACTED		VERIFIED <input type="checkbox"/>	
ID TYPE	ISSUE DATE 00/00/0000	EXP DATE 00/00/0000	CARD NO.
DATE OPENED: 20090505		TIME OPENED: 08:22	
OPENED BY: COLE, CHAD M.			

Steve Sann known # existing estmr CC 5/12/09
Nathan Sann known # existing estmr CC 5/12/09



THE BANK IS HEREBY AUTHORIZED TO RECOGNIZE THE SIGNATURE(S) SUBSCRIBED BELOW IN THE PAYMENT OF FUNDS ON THE TRANSACTION OF ANY BUSINESS FOR THIS ACCOUNT. ALL TRANSACTIONS SHALL BE GOVERNED BY APPLICABLE LAWS AND THE BANK'S TERMS (COPY ACKNOWLEDGED AS RECEIVED HEREWITH) THAT PERTAIN TO THE TYPE OF ACCOUNT AND STYLE OF OWNERSHIP INDICATED ON THIS CARD. UPON THE REQUEST OF THE BANK, ANY CONSUMER REPORTING AGENCY IS HEREBY INSTRUCTED TO FURNISH A CONSUMER REPORT RELATING TO THE UNDERSIGNED TO THE BANK. REFER TO RESOLUTION FILE FOR AUTHORIZATION OF SIGNATURES WHERE AUTHORIZATION IS REQUIRED.

<input checked="" type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	 SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	 SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)
<input type="checkbox"/> MR. <input type="checkbox"/> MS <input type="checkbox"/> MRS. <input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)

REMARKS

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- (3) I am a U.S. Citizen or other U.S. person.
- (4) I am an exempt payee. To claim the exemption, you must check this box.

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to back up withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign this Certification, but you must provide your correct TIN.

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5/19/07

U.S. BANK, N.A.		COID 0555	
ACCOUNT NAME *BIOLOGIC LTD <i>Bibiologic Ltd.</i>			
AC NAME 1 STEVEN V SANN	SWL	AC # REDACTED	8322
AC NAME 2 ROBERT M BRAACH	SWL	AMT OF INITIAL DEPOSIT \$ 1.00 <i>9500</i>	
AC NAME 3		AMOUNT OF CHECK \$	
AC NAME 4		BANK	
AC NAME 5		HOLD <input type="checkbox"/>	
ADDRESS 2120 S RESERVE ST PMB 365			
CITY MISSOULA	STATE MT	ZIP 598016451	PHONE REDACTED REDACTED NO. YEARS 1
TYPE OF BUSINESS		TAX ID #/EIN # REDACTED	
TYPE OF ACCOUNT	FREE SMALL BUSINESS CKING	SIGNATURES REQUIRED	EXISTING CUSTOMER CARD
	<input type="checkbox"/> RPM	I	COURTESY CARD
OWNERSHIP	Corporation		
OTHER SERVICES	OFFICE 05267		
RESIDENCE			
RESIDENCE PHONE REDACTED			VERIFIED <input checked="" type="checkbox"/>
ID TYPE	ISSUE DATE 00/00/0000	EXP DATE 00/00/0000	CARD NO.
DATE OPENED: 20091207 TIME OPENED: 14:34 OPENED BY: MACHO, KARLA A. <i>MA</i>			

Articles of Inc.



Five Star Service Guaranteed

P.O. Box 1800
Saint Paul, Minnesota 55101-0800
00584 TRN 26957SBXP Y ST01 T367 PO

Business Statement

Account Number:
REDACTED 3847

Statement Period:
Apr. 1, 2008
through
Apr. 30, 2008

Page 1 of 2



AMERICAN VOICE, LTD
1001 E BROADWAY ST PMB #207
MISSOULA MT 59802-1970

To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

FREE SMALL BUSINESS CHECKING

Member FDIC

Account Number REDACTED 3847

U.S. Bank National Association
Account Summary

Table with columns: #Items, \$, and values for Beginning Balance, Other Deposits, Other Withdrawals, and Ending Balance on Apr. 30, 2008.

U.S. Bank
Checking
That Pays

Reward Program Summary

Table with columns: Cash Bonus Business, Check Card Number, Rewards Entitlement, Rewards Earned, Rewards Redeemed, Current Rewards Available, Program Date, Balance to Redeem.

Other Deposits

Table with columns: Date, Description of Transaction, Ref Number, Amount. Includes entries for Apr. 11, 18, and 25.

Other Withdrawals

Table with columns: Date, Description of Transaction, Ref Number, Amount. Includes entries for Apr. 14, 17, 18, and 22.



P.O. Box 1600
Saint Paul, Minnesota 55101-0800

584 IMG

Y STD1

Business Statement

Account Number:
REDACTED 3847

Statement Period:
Mar 1, 2012
through
Mar 30, 2012

Page 1 of 2



REDACTED

AMERICAN EVOICE, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business

Solutions: 1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

NEWS FOR YOU

You can now make purchases with any U.S. Bank Business Visa Check Card or ATM Card using your PIN.

BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC

Account Summary

Account Number REDACTED 3847

	# Items	\$	
Beginning Balance on Mar 1		\$	14,697.96
Other Deposits	4		31,344.15
Other Withdrawals	3		42,147.54-
Checks Paid	2		895.00-
Ending Balance on Mar 31, 2012		\$	2,999.57

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 7	Wire Credit REF000813 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		\$ 2,681.10
Mar 14	Wire Credit REF001226 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		14,578.29
Mar 21	Wire Credit REF001508 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		11,879.05
Mar 28	Wire Credit REF001594 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		2,205.71
Total Other Deposits			\$ 31,344.15

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 2	Internet Banking Transfer To Account REDACTED 5789		\$ 13,436.61-
Mar 20	Internet Banking Transfer To Account 5789		16,831.88-
Mar 27	Internet Banking Transfer To Account 5789		11,879.05-
Total Other Withdrawals			\$ 42,147.54-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount	
2777	Mar 1	8890547111	491.35	2780*	Mar 19	9390352257	403.65	
* Gap in check sequence							Conventional Checks Paid (2)	\$ 895.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 1	14,206.61	Mar 14	18,028.39	Mar 21	12,672.91
Mar 2	770.00	Mar 19	17,625.74	Mar 27	793.86
Mar 7	3,451.10	Mar 20	793.86	Mar 28	2,999.57

Balances only appear for days reflecting change.



The Small Business Advantage

P.O. Box 1800
Saint Paul, Minnesota 55101-0800
00584 TRN 26906SBKP Y ST01 T388 PO

Business Statement

Account Number:
REDACTED 1171

Statement Period:
Mar. 3, 2008
through
Mar. 31, 2008

Page 1 of 2



FONERIGHT, INC
1001 E BROADWAY ST # 207
MISSOULA MT 59802-4970

To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Effective April 13, 2008, a Foreign Transaction Fee up to 3% will be assessed on each transaction performed with your U.S. Bank Visa Check Card at merchants located outside the United States.

FREE SMALL BUSINESS CHECKING

Member FDIC

Account Number REDACTED 1171

U.S. Bank National Association

Account Summary

Table with 3 columns: Description, #Items, Amount. Rows include Beginning Balance on Mar. 3, Other Deposits, Other Withdrawals, and Ending Balance on Mar. 31, 2008.

U.S. Bank Checking That Pays

Reward Program Summary

Table with 6 columns: Enrollment Date, Program ID, Date, Redeemed, Current Rewards Balance, Available to Redeem. Includes a note: All Rewards shown are as of Mar. 31, 2008.

Other Deposits

Table with 5 columns: Date, Description of Transaction, From, Ref Number, Amount. Includes rows for Electronic Deposits and a Total Other Deposits row.



FONERIGHT, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 1171
Statement Period:
Dec. 1, 2010
through
Dec. 31, 2010



BUSINESS EDGE CHECKING

U.S. Bank National Association

(CONTINUED)
Account Number REDACTED 1171

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec. 10	Electronic Deposit From ILD Telecommunic REF=10343006397741 N REDACTED Wk Sett102		\$ 11,927.88
Dec. 17	Electronic Deposit From ILD Telecommunic REF=10350007930159 N REDACTED Wk Sett102		368.43
Dec. 23	Electronic Deposit From ILD Telecommunic REF=10356003973817 N REDACTED Wk Sett102		10,094.64
Dec. 31	Electronic Deposit From ILD Telecommunic REF=10354005276150 N REDACTED Wk Sett102		336.80
Total Other Deposits			\$ 22,727.75

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec. 2	Electronic Withdrawal From INTUIT PAYROLL S REF=10336001670867 N REDACTED		\$ 1,544.70
Dec. 9	Electronic Withdrawal From IRS REF=10343004431240 N REDACTED		143.26
Dec. 10	Electronic Withdrawal REF=10342013488828 Y REDACTED		218.00
Dec. 10	Internet Banking Transfer To Account 150085705799		11,927.88
Dec. 17	Electronic Withdrawal From INTUIT PAYROLL S REF=10351010237669 N REDACTED		422.00
Dec. 17	Electronic Withdrawal From INTUIT PAYROLL S REF=10351010237670 N REDACTED		1369.22
Dec. 20	Electronic Withdrawal REF=10351011599239 N REDACTED		145.30
Dec. 20	Electronic Withdrawal REF=10351011599238 N REDACTED		189.75
Dec. 21	Electronic Withdrawal From REDACTED REF=10354012765004 Y REDACTED PMT REDACTED		55.24
Dec. 22	Electronic Withdrawal From REDACTED REF=10354013449780 Y REDACTED		307.00
Dec. 23	Internet Banking Transfer To Account REDACTED 5789		8,094.64
Dec. 30	Internet Banking Transfer To Account 5789		301.2
Dec. 31	Internet Banking Transfer To Account 5789		336.80
Total Other Withdrawals			\$ 27,774.92

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1277	Dec. 10	9390905917	1,328.40	1279	Dec. 28	9197531381	16.75
1278	Dec. 21	7045493112	1,595.90	1281*	Dec. 31	8893256714	1,780.62

* Gap in check sequence

Conventional Checks Paid (4) \$ 4,721.67-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec. 2	9,398.54	Dec. 20	2,960.03	Dec. 28	2,985.14
Dec. 9	7,968.28	Dec. 21	1,308.89	Dec. 30	2,955.02
Dec. 10	6,419.88	Dec. 22	1,001.89	Dec. 31	1,174.40
Dec. 17	4,997.09	Dec. 23	3,001.89		

Balances only appear for days reflecting change.



P.O. Box 1800
 Saint Paul, Minnesota 55101-0800
 00584 IMG 268895BXP Y 5TQ1 T368 PO

Business Statement

Account Number:
 REDACTED 7809
 Statement Period:
 Mar. 3, 2008
 through
 Mar. 31, 2008

Page 1 of 2



GLOBAL VOICE MAIL, LTD
 1001 E BROADWAY ST # 207
 MISSOULA MT 59802-4970



To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Effective April 13, 2008, a Foreign Transaction Fee up to 3% will be assessed on each transaction performed with your U.S. Bank Visa Check Card at merchants located outside the United States.

FREE SMALL BUSINESS CHECKING

Account Number REDACTED 7809

Member FDIC

U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on Mar. 3		\$	2,748.47
Other Deposits	7		186,119.03
Other Withdrawals	8		186,239.53
Ending Balance on Mar. 31, 2008		\$	2,627.97

U.S. Bank
Checking
 That PaysSM

Reward Program Summary

Check Card Number	Points Earned on Purchases	Bonus Points	Total Points	Points Redeemed	Points Available
6479	0	0	0	0	0

All Rewards shown are as of Mar. 31, 2008

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar. 6	Wire Credit REF001343 ORG=ESBI OPERATING ACCOUNT	COMERICA SAN JOSE REDACTED	\$ 13,087.24
Mar. 12	Wire Credit REF001026 ORG=ESBI OPERATING ACCOUNT	COMERICA SAN JOSE REDACTED	37,421.61
Mar. 13	Wire Credit REF001002 ORG=ESBI OPERATING ACCOUNT	COMERICA SAN JOSE REDACTED	14,024.60
Mar. 19	Wire Credit REF001018 ORG=ESBI OPERATING ACCOUNT	COMERICA SAN JOSE REDACTED	83,026.75
Mar. 20	Wire Credit REF001044 ORG=ESBI OPERATING ACCOUNT	COMERICA SAN JOSE REDACTED	13,755.50
Mar. 24	Wire Credit REF000400 ORG=ESBI OPERATING ACCOUNT	COMERICA SAN JOSE REDACTED	1,994.17
Mar. 27	Wire Credit REF001839 ORG=ESBI OPERATING ACCOUNT	COMERICA SAN JOSE REDACTED	12,809.16
Total Other Deposits			\$ 186,119.03



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

584 IMG

Y ST01

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Nov 1, 2011
through
Nov 30, 2011

Page 1 of 2



REDACTED
GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

BUSINESS EDGE CHECKING

U.S. Bank National Association

Account Summary

Member FDIC
Account Number REDACTED 7809

	# Items		
Beginning Balance on Nov 1		\$	15,335.19
Other Deposits	2		48,849.49
Other Withdrawals	2		46,500.00-
Checks Paid	5		14,929.46-
Ending Balance on Nov 30, 2011		\$	2,755.22

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Nov 16	Wire Credit REF001428 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		\$ 16,407.55
Nov 23	Wire Credit REF001125 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		\$ 32,441.94
Total Other Deposits			\$ 48,849.49

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 23	Internet Banking Transfer To Account REDACTED	15789	\$ 15,500.00-
Nov 28	Internet Banking Transfer To Account	15789	\$ 31,000.00-
Total Other Withdrawals			\$ 46,500.00-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2007	Nov 14	9193014147	14.95	2208*	Nov 22	9194824121	14,316.51
2072*	Nov 8	9192495359	29.90	3500*	Nov 15	8891491868	538.20
2203*	Nov 16	9390343547	29.90				

* Gap in check sequence

Conventional Checks Paid (5) \$ 14,929.46-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Nov 8	15,305.29	Nov 16	31,129.79	Nov 23	33,755.22
Nov 14	15,290.34	Nov 22	16,813.28	Nov 28	2,755.22
Nov 15	14,752.14				

Balances only appear for days reflecting change.



Five Star Service Guaranteed
 P.O. Box 1800
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 684 IMG Y ST01

Business Statement

Account Number:
 REDACTED 1813
 Statement Period:
 Jan. 2, 2009
 through
 Jan. 31, 2009

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REDACTED
 NETWORK ASSURANCE INC
 2120 S RESERVE ST PMB 210
 MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Price changes for U.S. Bank's Business Checking, Savings, and Treasury Management Services are effective January 1, 2009. You can view revised pricing (only those prices that changed) at <https://www2.usbank.com/bmpicing> beginning December 1, 2008. Log onto this secure Web site using the account number (omit leading zeroes and dashes) and five-digit zip code from your statement. If you are unable to access the Internet or this information, please contact your local branch or call U.S. Bank 24-Hour Business Solutions at 1-800-673-3555.

FREE SMALL BUSINESS CHECKING Member FDIC

Account Number REDACTED -1813

U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on Jan. 2		\$	860.80
Other Deposits	3		42,871.99
Other Withdrawals	5		42,018.40
Checks Paid	3		1,022.55
Ending Balance on Jan. 31, 2009		\$	691.84

**U.S. Bank
 Checking
 That Pays**

Reward Program Summary

All Rewards shown are as of Jan. 31, 2009

Reward Enrollment Date	Rewards Earned Program to Date	Rewards Redeemed Program to Date	Current Rewards Balance	Rewards Available to Redeem
03/07/2008	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Cash Bonus Business Check Card Number: 40798

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jan. 7	Wire Credit REF000901 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		\$ 18,155.38
Jan. 14	Wire Credit REF001347 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		\$ 8,356.91
Jan. 21	Wire Credit REF001206 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		\$ 16,355.40
Total Other Deposits			\$ 42,871.99



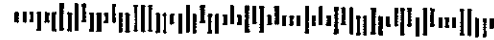
Five Star Service Guaranteed
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Business Statement

Account Number:
 REDACTED 1813
 Statement Period:
 May 1, 2009
 through
 May 31, 2009

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REDACTED
 NETWORK ASSURANCE INC
 2120 S RESERVE ST PMB 210
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FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

Account Summary

Member FDIC
 Account Number REDACTED 1813

	# Items	\$	
Beginning Balance on May 1			51,092.44
Other Deposits	4		167,350.93
Other Withdrawals	6		211,382.22
Checks Paid	13		340.25
Ending Balance on May 31, 2009		\$	6,720.90

U.S. Bank Checking That Pays

Reward Program Summary

All Rewards shown are as of May 31, 2009

Cash Bonus Business	Check Card Number	Rewards Enrolled	Rewards Redeemed	Rewards Available
03/07/2008	7098	0.00	0.00	0.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 6	Wire Credit REF001161 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		\$ 4,244.85
May 18	Wire Credit REF001071 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		16,934.86
May 20	Wire Credit REF001244 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		43,169.93
May 27	Wire Credit REF001625 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		109,001.29
Total Other Deposits			\$ 167,350.93

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 8	Electronic Withdrawal REDACTED REF=09128007433729 N REDACTED		\$ 81.50
May 14	Analyst's Service Charge	40000000	48.00
May 14	Internet Banking Transfer To Account REDACTED 7337		65,000.00
May 22	Internet Banking Transfer To Account 7788		48,169.93



P.O. Box 1800
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Y ST01

Business Statement

Account Number:

REDACTED 1813

Statement Period:

Nov 1, 2011

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Nov 30, 2011

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REDACTED
NETWORK ASSURANCE INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business

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Internet:

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BUSINESS EDGE CHECKING

U.S. Bank National Association

Account Summary

Member FDIC
Account Number REDACTED 1813

	# Items	\$	
Beginning Balance on Nov 1			159.52
Other Deposits	5		49,840.67
Other Withdrawals	4		45,152.49
Ending Balance on Nov 30, 2011		\$	4,847.70

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Nov 2	Wire Credit REF001685 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		\$ 5,352.49
Nov 9	Wire Credit REF001107 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		3,991.67
Nov 16	Wire Credit REF001452 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		11,625.35
Nov 23	Wire Credit REF001148 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		25,631.18
Nov 30	Wire Credit REF002141 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		3,900.00
Total Other Deposits			\$ 49,840.67

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 3	Internet Banking Transfer To Account REDACTED 5789		\$ 5,352.49
Nov 10	Internet Banking Transfer To Account 5789		2,800.00
Nov 22	Internet Banking Transfer To Account 5789		11,000.00
Nov 28	Internet Banking Transfer To Account 5789		26,000.00
Total Other Withdrawals			\$ 45,152.49

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Nov 2	5,512.01	Nov 10	691.19	Nov 23	26,947.70
Nov 3	159.52	Nov 16	12,316.54	Nov 28	947.70
Nov 9	3,491.19	Nov 22	1,316.54	Nov 30	4,847.70

Balances only appear for days reflecting change.



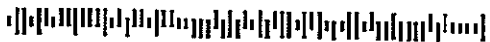
P.O. Box 1800
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584 IMG Y ST01

Business Statement

Account Number:
REDACTED 1805
Statement Period:
Feb. 1, 2010
through
Feb. 28, 2010

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REDACTED
TECHMAX SOLUTIONS, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank
24-Hour Business Solutions: 1-800-673-3555
Telecommunications Device for the Deaf: 1-800-685-5065
Internet: usbank.com

NEWS FOR YOU

Your eligible U.S. Bank Visa Business card is a smart, safe way to pay-and could even help you win up to \$10,000. To register your card or learn more, go to usbank.com/getaheadin2010.

No Purchase Necessary. Valid 1/15/10-2/28/10. Open to legal U.S. residents of the 50 United States/DC, 18 & older. For official rules, details on eligibility and how to enter without purchase, visit usbank.com/getaheadin2010. Void where prohibited.

FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

Account Summary

Member FDIC
Account Number REDACTED -1805

	# Items	\$	
Beginning Balance on Feb. 1		\$	853.22
Other Deposits	4		22,310.41
Other Withdrawals	6		20,855.89
Checks Paid	1		377.75
Ending Balance on Feb. 28, 2010		\$	1,929.99

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Feb. 3	Electronic Deposit From TRANSACTION REF=10034002404942 N REDACTED SETTLEMENT1596		\$ 216.16
Feb. 11	Electronic Deposit From TRANSACTION REF=10041007206665 N REDACTED SETTLEMENT1531		2,152.39
Feb. 18	Electronic Deposit From TRANSACTION REF=10049004654084 N REDACTED SETTLEMENT1673		6,414.36
Feb. 25	Electronic Deposit From TRANSACTION REF=10056008473758 N REDACTED SETTLEMENT1710		13,527.50
Total Other Deposits			\$ 22,310.41

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb. 11	Internet Banking Transfer To Account REDACTED 5789		\$ 2,152.39
Feb. 12	Analysis Service charge To Account REDACTED 2000000000		15.00
Feb. 18	Internet Banking Transfer To Account REDACTED 5789		5,000.00
Feb. 19	Electronic Withdrawal From REDACTED REF=10049010044891 Y REDACTED		9.00
Feb. 19	Electronic Withdrawal From REDACTED REF=10049007671737 N REDACTED		151.50
Feb. 26	Internet Banking Transfer To Account REDACTED 5789		13,527.50
Total Other Withdrawals			\$ 20,855.89

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1010	Feb. 23	9391413677	377.75



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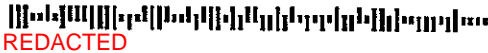
684 IMG Y ST01

Business Statement

Account Number:
REDACTED 1805

Statement Period:
Jun 1, 2011
through
Jun 30, 2011

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REDACTED
TECHMAX SOLUTIONS, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Notice of Change to the Deposit Account Agreement and Disclosure for certain sections of the U.S. Bank's Funds Availability Policy. The sections entitled Immediate Availability - All Accounts and Longer Delays May Apply - Case By Case is updated to reflect that the \$100 availability amount is scheduled to increase to \$200 as of July 21, 2011 and is subject at all times to future revision to conform to changes that may be made by Regulation CC.

BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC
Account Number REDACTED 1805

Account Summary

	# Items	\$	
Beginning Balance on Jun 1		\$	2,230.26
Other Deposits	3		10,530.05
Other Withdrawals	6		11,069.55-
Ending Balance on Jun 30, 2011		\$	1,690.76

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 1	Wire Credit REF003421 SECURITY SVC FCU S REDACTED ORG=BETTY AGUILAR TRANSACTION CLEARING		\$ 1,329.58
Jun 8	Wire Credit REF000555 SECURITY SVC FCU S REDACTED ORG=TRANSACTION CLEARING BETTY AGUILAR		2,106.19
Jun 22	Wire Credit REF002231 SECURITY SVC FCU S REDACTED ORG=BETTY AGUILAR TRANSACTION CLEARING		7,094.28
Total Other Deposits			\$ 10,530.05

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 3	Internet Banking Transfer To Account REDACTED 5789		\$ 1,329.58-
Jun 9	Internet Banking Transfer To Account REDACTED 5789		2,106.19-
Jun 17	Electronic Withdrawal From INTUIT PAYROLL S REF=11168009073916 N REDACTED		389.00-
Jun 22	Electronic Withdrawal REF=11172006687267 N REDACTED		141.50-
Jun 23	Internet Banking Transfer To Account REDACTED 5789		7,094.28-
Jun 24	Electronic Withdrawal REF=11173012531343 Y REDACTED		9.00-
Total Other Withdrawals			\$ 11,069.55-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 1	3,559.84	Jun 9	2,230.26	Jun 23	1,699.76
Jun 3	2,230.26	Jun 17	1,841.26	Jun 24	1,690.76
Jun 8	4,336.45	Jun 22	8,794.04		

Balances only appear for days reflecting change.



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Y ST01

Business Statement

Account Number:
REDACTED 1805

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May 31, 2011

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REDACTED

TECHMAX SOLUTIONS, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

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BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC

Account Number REDACTED 1805

Account Summary

	# Items	\$	
Beginning Balance on May 2			2,865.96
Other Deposits	3		45,785.36
Other Withdrawals	6		46,324.86-
Checks Paid	1		96.20-
Ending Balance on May 31, 2011		\$	2,230.26

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 11	Wire Credit REF002563 ORG=BETTY AGUILAR	SECURITY SVC FCU S REDACTED TRANSACTION CLEARING	\$ 25,592.16
May 18	Wire Credit REF002143 ORG=BETTY AGUILAR	SECURITY SVC FCU S REDACTED TRANSACTION CLEARING	15,384.84
May 25	Wire Credit REF002287 ORG=BETTY AGUILAR	SECURITY SVC FCU S REDACTED TRANSACTION CLEARING	4,808.36
Total Other Deposits			\$ 45,785.36

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 12	Internet Banking Transfer	To Account REDACTED 5789	\$ 25,592.16-
May 19	Electronic Withdrawal REF=11139002113914 N	From INTUIT PAYROLL S REDACTED	389.00
May 19	Internet Banking Transfer	To Account REDACTED 5789	15,384.84-
May 20	Electronic Withdrawal REF=11139003250302 N	REDACTED	141.50
May 24	Electronic Withdrawal REF=11140010526133 Y	REDACTED	9.00-
May 26	Internet Banking Transfer	To Account REDACTED 5789	4,808.36
Total Other Withdrawals			\$ 46,324.86-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1046	May 10	8891946748	96.20

Conventional Checks Paid (1)

\$ 96.20-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
May 10	2,769.76	May 18	18,154.60	May 24	2,230.26
May 11	28,361.92	May 19	2,380.76	May 25	7,038.62
May 12	2,769.76	May 20	2,239.26	May 26	2,230.26

Balances only appear for days reflecting change.



Five Star Service Guaranteed
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 00584 TRN 26953SBXP Y ST01 T368 P0

Business Statement

Account Number:
 REDACTED 3839
 Statement Period:
 Mar. 3, 2008
 through
 Mar. 31, 2008

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VOICE MAIL PROFESSIONALS INC
 1001 E BROADWAY ST PMB #207
 MISSOULA MT 59802-4970

To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Effective April 13, 2008, a Foreign Transaction Fee up to 3% will be assessed on each transaction performed with your U.S. Bank Visa Check Card at merchants located outside the United States.

FREE SMALL BUSINESS CHECKING Member FDIC

Account Number REDACTED 3839
 U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on Mar. 3		\$	19,202.72
Other Deposits	3		70,038.76
Other Withdrawals	9		82,228.57-
Checks Paid	1		205.00-
Ending Balance on Mar. 31, 2008		\$	6,807.91

**U.S. Bank
 Checking
 That Pays**

Reward Program Summary

All Rewards shown are as of Mar. 31, 2008					
Enrollment Date	Reward Program	Rewards Earned	Rewards Redeemed	Current Rewards Balance	Rewards Available to Redeem
03/07/2007	Cash Bonus Business	\$0.00	\$0.00	\$0.00	\$0.00
	Check Card	0845			

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar. 14	Electronic Deposit From iLD Telecommunic REF=08074008740827 N REDACTED Mk Sett092		\$ 5,057.96
Mar. 21	Electronic Deposit From iLD Telecommunic REF=08080010527810 N REDACTED Wk Sett092		\$ 67,599.96
Mar. 28	Electronic Deposit From iLD Telecommunic REF=08088003606438 N REDACTED Wk Sett092		\$ 2,380.84
Total Other Deposits			\$ 70,038.76



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 00584 TRN 27079SBXP Y ST01 T365 PD

Business Statement

Account Number:
 REDACTED 3839
 Statement Period:
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 through
 May 31, 2008



VOICE MAIL PROFESSIONALS INC
 1001 E BROADWAY ST PMB #207
 MISSOULA MT 59802-4970



To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

FREE SMALL BUSINESS CHECKING

Account Number REDACTED 3839

Member FDIC

U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on May 1		\$	7,434.06
Other Deposits	4		125,178.88
Other Withdrawals	10		122,667.26
Checks Paid	1		205.00
Ending Balance on May 31, 2008		\$	9,740.68

**U.S. Bank
 Checking
 That PaysSM**

Reward Program Summary

Reward Enrollment Date	Rewards Earned	Rewards Redeemed	Current Rewards Balance	Rewards Available to Redeem
09/07/2007	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

All Rewards shown are as of May 31, 2008

Cash Bonus Business Check Card Number: 0849

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 9	Electronic Deposit From ILD Telecommunic REDACTED Wk Sett092 REF=08129004207941 N		\$ 15,109.42
May 16	Electronic Deposit From ILD Telecommunic REDACTED Wk Sett092 REF=08137008499146 N		\$ 67,171.57
May 23	Electronic Deposit From ILD Telecommunic REDACTED Wk Sett092 REF=08143008997701 N		\$ 38,685.96
May 30	Electronic Deposit From ILD Telecommunic REDACTED Wk Sett092 REF=0815001281598 N		\$ 4,211.93
Total Other Deposits			\$ 125,178.88

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 1	Wire Debit INTERNAL US BANK REDACTED 2048 BNF-TERRY D LANE 1001 E BROADWAY ST # 207		\$ 2,837.00
May 13	Internet Banking Payment To Credit Card *****9126		\$ 1,883.72
May 13	Internet Banking Transfer To Account REDACTED 5789		\$ 2,554.71
May 13	Wire Debit REF003792 WACHOVIA JACKSONVILLE REDACTED BNF-DADATA PALM HARBOR		\$ 7,554.71
May 14	Analysis Service Charge REDACTED 1400000000		\$ 85.50
May 14	Electronic Withdrawal REDACTED REF=08134009660559 N		\$ 264.00



Business Statement

P.O. Box 1800
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504 IMG

Y ST01

Account Number: REDACTED 3839
Statement Period: Jan. 3, 2011 through Jan. 31, 2011

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REDACTED
VOICE MAIL PROFESSIONALS INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



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Telecommunications Device for the Deaf: 1-800-685-5065

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INFORMATION YOU SHOULD KNOW

At U.S. Bank, we place your privacy and the security of your accounts and personal information as a top priority. As permitted by the Internal Revenue Service, to further protect your personal information, we will provide only the last 4 digits of your personal tax identification number on any IRS Form 1099-INT you may receive for this account in the future.

If you use Treasury Management or Cash Management Services please note that your Terms & Conditions may be changing, effective January 31, 2011. You can view the new Terms & Conditions at usbank.com/termsandconditions. Log into this secure Web site using the access code: terms2011. If you are unable to access the Internet or this information, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service Team for assistance.

BUSINESS EDGE CHECKING

U.S. Bank National Association

Account Summary

Member FDIC
Account Number REDACTED 3839

Table with columns: # Items, Amount. Rows include Beginning Balance on Jan. 3, Other Deposits, Other Withdrawals, Checks Paid, and Ending Balance on Jan. 31, 2011.

Other Deposits

Table with columns: Date, Description of Transaction, From Account, Ref Number, Amount. Includes transactions for Jan 6, 12, 14, 21, 28 and a Total Other Deposits row.

Other Withdrawals

Table with columns: Date, Description of Transaction, To Credit Card, Ref Number, Amount. Includes transactions for Jan 6 and 7.



GLOBAL VOICE MAIL, LTD
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801-6451

Business Statement

Account Number:
 REDACTED 7809

Statement Period:
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 Dec. 31, 2009

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IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT

Member FDIC
 Account Number REDACTED 7809

REDACTED

REDACTED

VOICE MAIL SERVICES, LTD 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801-6451		1335
10022509		
12	12/18/09	
040101	Continental Advertising Design	\$ 583.05
1	Excluded Eds. Thru and IN 100	
04	Continental Advertising Systems	
24	Attn: Karl Johnson MS #	
04	REDACTED	
MMG	Siguan TR 78153	
Refuse	REDACTED	
		#0000058305*

PE 6451 *[Signature]*

1335* Dec. 18 583.05

REDACTED

* Gap in check sequence



GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA, MT 59801-6451

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Dec. 1, 2009
Through
Dec. 31, 2009

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IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

Account Number REDACTED 7809

REDACTED

REDACTED

GLOBAL VOICE MAIL SERVICES, LTD 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801-6451		1435.00
DATE OF DEPOSIT: 12/15/2009		
PAY TO THE ORDER OF: Home Service Oil Company		\$ 44.85
AMOUNT: Forty Four and 85/100**		
MEMO: Home Service Oil Company REDACTED Danvers NJ 03012		
SIGNATURE:		

1435* Dec. 15 44.85

* Gap in check sequence



GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA, MT 59801-6451

Business Statement

Account Number:
REDACTED 7809

Statement Period:
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Through
Nov. 30, 2009

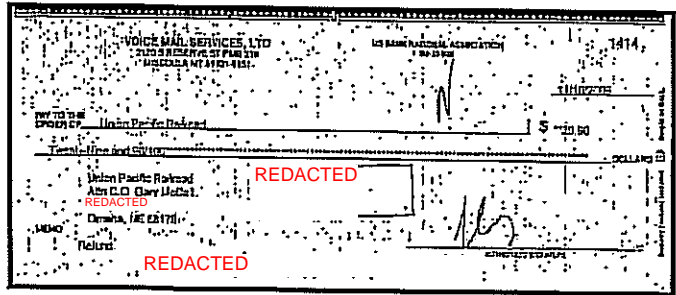
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IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

Account Number REDACTED 7809

REDACTED



1414* Nov. 20 29.90

REDACTED

REDACTED

REDACTED



GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA, MT 59801-6451

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Nov. 2, 2009
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Nov. 30, 2009

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~~IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT~~ (CONTINUED)

Account Number REDACTED -7809

REDACTED

REDACTED

VOICE MAIL SERVICES, LTD 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801-6451		1394
		11/14/2009
MEMO TO THE ORDER OF	IPA Educational Supply	\$ 44.85
Date: 11/14/09		RECEIVED
IPA Educational Supply REDACTED Springfield MO 65207		
MEMO TO THE ORDER OF	REDACTED	

1394* Nov. 13 44.85

REDACTED

* Gap in check sequence



GLOBAL VOICE MAIL, LTD
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801-6451

Business Statement

Account Number:
 REDACTED 7809

Statement Period:
 Oct 1, 2009
 Through
 Oct 31, 2009

IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

Account Number REDACTED 7809

REDACTED

REDACTED

VOICE MAIL SERVICES, LTD 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801-6451		10 BANK NATIONAL ASSOCIATION ATLANTA	1337
		10/28/2009	
MEMO TO THE ORDER BY	W Flanagan Human Services INC		\$ 269.10
Pay to the order of			DOLLARS
W Flanagan Human Services INC REDACTED With Center PA 15220			
MEMO	Retard		
REDACTED			

1337* Oct 28 269.10

REDACTED

* Gap in check sequence



GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA, MT 59801-6451

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Jan. 4, 2010
Through
Jan. 31, 2010

IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

Account Number REDACTED 7809

REDACTED

VOICE MAIL SERVICES, LTD 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801-6451	LA INTERNATIONAL ASSOCIATION 15000000	1400
12/16/2009		
PAY TO THE ORDER OF PERMATEL COY ASSOCIATES ATTN DENISE GALLAG		\$ 159.50
One Hundred Fifty Nine and 50/100		DOLLARS
PERMATEL COY ASSOCIATES ATTN DENISE GA REDACTED SAN ANTONIO, TX 78233		<i>[Signature]</i>
MEMO	Re:and REDACTED	

1480 Jan. 22 159.50
REDACTED

* Gap in check sequence



GLOBAL VOICE MAIL, LTD
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801-6451

Business Statement

Account Number:
 REDACTED 7809

Statement Period:
 Jan. 4, 2010
 Through
 Jan. 31, 2010

Page 5 of 36

IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT

Account Number **Member FDIC**
 REDACTED -7809

REDACTED

VOICE MAIL SERVICES, LTD 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801-6451		GLOBAL VOICE MAIL, LTD 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801-6451	1303
DATE OF DEPOSIT: <u>Jan 8 2010</u>		AMOUNT: <u>59.80</u>	
PAY TO THE ORDER OF: <u>Commonwealth of Pennsylvania</u>		REDACTED	
CITY: <u>NEEDHAMBURG PA 17340</u>		STATE: <u>PA</u>	
MICR: <u>REDACTED</u>		SIGNATURE: <u>[Signature]</u>	

1363 Jan. 8 59.80

REDACTED

* Gap in check sequence



GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Apr 1, 2011
through
Apr 29, 2011

Page 2 of 2



IMAGES FOR YOUR BUSINESS EDGE CHECKING ACCOUNT

Member FDIC
Account Number REDACTED -7809

REDACTED

VOICE MAIL, LTD 2120 S RESERVE ST PMB 210 MISSOULA MT 59801-6451		1803
RE-02131	735	3/30/2011
PAY TO THE ORDER OF: Phyllis Induction		\$ 657.80
Six Hundred Fifty Seven and 80/100 DOLLARS		
Phyllis Induction Headier Achme REDACTED Grand Rapids MI 49512	[Signature]	
MEMO: Ref Phone # 4348725783 REDACTED	AFTER SIGNATURE REDACTED	

1803 Apr 07 657.80

* Gap in check sequence



GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Mar 1, 2012
through
Mar 30, 2012



Page 2 of 2

IMAGES FOR YOUR BUSINESS EDGE CHECKING ACCOUNT

Member FDIC
Account Number REDACTED -7809

3501

2120 S RESERVE ST, PMB 210
MISSOULA, MT 59801-6451

2284/

3501

03/01/12

MEMO TO: University of Indiana

DATE: 03/01/12

AMOUNT: One Hundred Sixty-Four and 45/100

REDACTED

MEMO: University of Indiana
Lafayette, IN 45901

REDACTED

11/5

3501 Mar 01 164.45



VOICE MAIL PROFESSIONALS INC
2120 S RESERVE ST PMB 210
MISSOULA, MT 59801-6451

Business Statement

Account Number:
REDACTED 3839

Statement Period:
Mar. 2, 2009
Through
Mar. 31, 2009

IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

Account Number REDACTED 3839

REDACTED

VOICE MAIL PROFESSIONALS, INC 2120 S RESERVE ST PMB 210 MISSOULA MT 59801		1174
DATE OF DEPOSIT: 3/19/09		
PAY TO THE ORDER OF: <u>REDACTED</u>		\$ 28.90
TWO EIGHT AND 90/100		
MICHIGAN TRUST COMPANY REDACTED San Francisco CA 94103		
MEMO: <u>REDACTED</u>		REDACTED

1174 REDACTED Mar. 19 28.90

1180 REDACTED

MAR. 30

31.76

REDACTED



VOICE MAIL PROFESSIONALS INC
2120 S RESERVE ST PMB 210
MISSOULA, MT 59801-6451

Business Statement

Account Number:
REDACTED 3839

Statement Period:
May 1, 2009
Through
May 31, 2009



IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

REDACTED

Account Number REDACTED 3839

VOICE MAIL PROFESSIONALS, INC 2120 S RESERVE ST PMB 210 MISSOULA MT 59801		64 5980 1645 51	1228
Pay TO THE Order of: Practical Learning Center		\$	47.55
Fifty Seven and 55/100		DOLLARS	
Practical Learning Center Cedarvale, AL 35021		REDACTED	
APR 20 2009		REDACTED	

1228
REDACTED

May 20

47 55

REDACTED



NETWORK ASSURANCE INC
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801-6451

Business Statement

Account Number:
 REDACTED 1813

Statement Period:
 Dec. 1, 2009
 Through
 Dec. 31, 2009

Page 16 of 16



IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

Account Number REDACTED 1813

NETWORK ASSURANCE INC
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801

U.S. One Dollar Deposit Slip
 6-2008 1481

DATE OF DEPOSIT: _____

AMOUNT: \$ _____

MEMO: _____

Signature: _____

REDACTED

1461* Dec. 31 63.80



NETWORK ASSURANCE INC
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801-6451

Business Statement

Account Number:
 REDACTED 1813

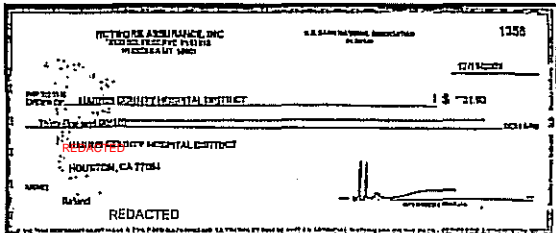
Statement Period:
 Jan. 4, 2010
 Through
 Jan. 31, 2010

IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT (CONTINUED)

REDACTED

REDACTED

Account Number REDACTED 1813



1356 Jan. 5 31.90

* Gap in check sequence



NETWORK ASSURANCE INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 1813

Statement Period:
Mar 1, 2011
through
Mar 31, 2011

Page 3 of 3

IMAGES FOR YOUR BUSINESS EDGE CHECKING ACCOUNT

Member FDIC
Account Number REDACTED 1813

REDACTED

REDACTED

NETWORK ASSURANCE, INC 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801		1508
22/03/11		
PAID TO THE ORDER OF: Northside Medical Center		\$ 313.95
Three Hundred Thirteen and 95/100		
Northside Medical Center REDACTED Chicago IL 60616		
REDACTED		

1508

Mar 11

313.95



TECHMAX SOLUTIONS, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 1805

Statement Period:
Mar 1, 2012
through
Mar 30, 2012

Page 2 of 2



IMAGES FOR YOUR BUSINESS EDGE CHECKING ACCOUNT

Member FDIC
Account Number REDACTED 1805

TECHMAX SOLUTIONS, INC 2120 S RESERVE ST PMB 210 MISSOULA MT 59801-6451		U.S. BANK NATIONAL ASSOCIATION MEMBER FDIC	1101
REDACTED	REDACTED	REDACTED	11/02/2011
ORDER OF CASH		254.15	
Two Hundred Fifty Four and 15/100 DOLLARS			
PAY TO THE ORDER OF GSA REDACTED Miss, CA 90008		<i>M/S</i>	
REDACTED	REDACTED	REDACTED	REDACTED

1101 Mar 06 254.15



Contact My Local Office in Georgia

Face-to-face Tax Help

IRS Taxpayer Assistance Centers are your source for personal tax help when you believe your tax issue cannot be handled online or by phone, and you want face-to-face assistance.

If you need to resolve a tax problem, have questions about how the tax law applies to your individual tax return, or you're more comfortable talking with someone face-to-face, visit your local Taxpayer Assistance Center where you can spread out your records and talk with an IRS representative across the counter. No appointment is necessary - just walk in. If you prefer, you may call a local number (see chart, below) to learn about available and alternate services, and to reschedule appointments with IRS personnel. If you have an ongoing, complex tax account problem or a special need, such as a disability, an appointment may be requested. If you are deaf or hard of hearing and would like to request an appointment, please provide us with a telephone number to reach you during business hours or your email address. All other issues will be handled without an appointment.

Note: It is not standard practice for the IRS to communicate with taxpayers or their representatives via email. We may use email on a limited basis to effectively communicate with the deaf or hard of hearing community. Please be advised that the IRS cannot guarantee the security of your email if you choose to send information via email. Do not include your social security number, taxpayer identification number, or any account information in your email communications.

Caution: Many of our offices are located in Federal Office Buildings. These buildings may not allow visitors to bring in cell phones with camera capabilities.

Multilingual assistance is available in every office. Hours of operation are subject to change.

Before visiting your local office click on "Services Provided" in the chart below to see what services are available. Services are limited and not all services are available at every TAC office. Services may vary from site to site. You can get these services on a walk-in, non-advance appointment basis.

City	Street Address	Days/Hours of Service	Telephone*
Albany	235 Roosevelt Ave. Albany, GA 31701	Monday-Friday - 8:30 a.m.-4:30 p.m. <u>Services Provided</u>	(229) 430-8401
Athens	355 E. Hancock Ave. Athens, GA 30601	Monday-Friday - 8:30 a.m.-4:30 p.m. (Closed for lunch 12:00 noon - 1:00 p.m.) <u>Services Provided</u>	(706) 546-2008
Atlanta (Koger)	2888 Woodcock Blvd. Atlanta, GA 30341	Monday-Friday - 8:30 a.m.-4:30 p.m. <u>Services Provided</u>	(404) 338-7862
Atlanta (Summit)	401 W. Peachtree St. NW Atlanta, GA 30308	Monday-Friday - 8:30 a.m.-4:30 p.m. <u>Services Provided</u>	(404) 338-7962
Augusta	Bldg 3 - 3154 Perimeter Pkwy Augusta GA 30909	Monday-Friday - 8:30 a.m.-4:30 p.m. <u>Services Provided</u>	(706) 868-1374
Columbus	3604 Macon Rd. Columbus, GA 31907	Monday-Friday - 8:30 a.m.-4:30 p.m. <u>Services Provided</u>	(706) 494-9079
Dalton	1008 Professional Blvd. Dalton, Ga. 30720	Monday-Friday - 8:30 a.m.-4:30 p.m. (Closed for lunch 12:00 noon - 1:00 p.m.) <u>Services Provided</u>	(404) 338-7962





TECHMAX SOLUTIONS, INC
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801-6451

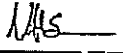
Business Statement

Account Number:
 REDACTED 1805

Statement Period:
 Jul. 1, 2010
 Through
 Jul. 31, 2010

Page 3 of 3

IMAGES FOR YOUR U.S. BANK PLATINUM BUSINESS CHECKING ACCOUNT Member FDIC
 Account Number REDACTED 1805

TECHMAX SOLUTIONS, INC <small>MEMBER FDIC</small>		1019
DRAW TO THE ORDER OF _____		TELEPHONE _____
City of _____		STATE _____
County of Orangeburg <small>REDACTED</small> <small>Orangeburg, SC 29118</small>		COUNTY _____
MEMO	REDACTED	SIGNATURE 
DATE	REDACTED	AMOUNT <small>REDACTED</small>

1019 Jul. 26 134.55

Deposits and Transfers
Corporate Vendor-Defendants' Accounts

Account No. Last 4 Digits	Company	Aggegator Deposits	Transfers to Emerica
3847	American eVoice Ltd.	\$5,762,137.08	\$5,762,137.08
1171	FoneRight, Inc.	\$1,393,169.53	\$1,117,886.04
7809	Global Voice Mail Ltd.	\$8,453,295.11	\$10,192,640.12
1813	Network Assurance, Inc.	\$2,352,658.11	\$3,124,214.33
1805	Techmax Solutions	\$941,464.28	\$923,796.03
3839	Voice Mail Professionals, Inc.	\$2,547,186.88	\$1,797,958.95
	Totals	\$21,449,910.99	\$22,918,632.55



AMERICAN VOICE, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 3847
Statement Period:
Feb. 1, 2011
through
Feb. 28, 2011



BUSINESS EDGE CHECKING (CONTINUED)
U.S. Bank National Association Account Number REDACTED 3847

Other Withdrawals

Date	Description of Transaction	To Account	Ref Number	Amount
Feb. 10	Internet Banking Transfer	REDACTED	5789	\$ 50,488.21
Feb. 17	Internet Banking Transfer	REDACTED	5789	15,837.46
Feb. 18	Electronic Withdrawal	REF=11049007080088 N	REDACTED	538.25
Feb. 24	Internet Banking Transfer	REDACTED	5789	4,180.45
Total Other Withdrawals				\$ 72,024.37-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2209	Feb. 9	8993119784	15.95	2730*	Feb. 7	9397382475	89.70
Conventional Checks Paid (2)							\$ 105.65-

* Gap in check sequence

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb. 7	5,000.15	Feb. 16	21,821.66	Feb. 23	8,626.40
Feb. 9	55,452.41	Feb. 17	4,984.20	Feb. 24	4,445.95
Feb. 10	4,984.20	Feb. 18	4,445.95		

Balances only appear for days reflecting change.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

594 IMG

Y ST01

Business Statement

Account Number:
REDACTED 3847

Statement Period:
Mar 1, 2011
through
Mar 31, 2011

Page 1 of 3



REDACTED
AMERICAN EVOICE, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Outgoing US dollar payment orders to selected countries may be converted to the local beneficiary's currency at any point in the processing chain unless you instruct the Bank not to convert the currency. Please contact Wire Transfer Operations at 888-799-4737 (888-79-WIRES), option 3 to waive the conversion during the payment processing chain and direct all payments to be received in US Dollar.

BUSINESS EDGE CHECKING

U.S. Bank National Association

Account Summary

Member FDIC
Account Number REDACTED 3847

	# Items	\$	
Beginning Balance on Mar 1			4,445.95
Other Deposits	5		69,626.65
Other Withdrawals	6		70,164.90-
Checks Paid	1		134.55-
Ending Balance on Mar 31, 2011		\$	3,773.15

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 2	Wire Credit REF001133 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		\$ 4,548.40
Mar 9	Wire Credit REF000898 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		2,102.45
Mar 16	Wire Credit REF000988 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		14,681.29
Mar 23	Wire Credit REF000927 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		31,875.34
Mar 30	Wire Credit REF001409 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		16,419.17
Total Other Deposits			\$ 69,626.65

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 3	Internet Banking Transfer To Account REDACTED 5789		\$ 4,548.40-
Mar 9	Internet Banking Transfer To Account REDACTED 5789		2,102.45
Mar 16	Internet Banking Transfer To Account REDACTED 5789		14,681.29-
Mar 18	Electronic Withdrawal REF=11077005962606.N REDACTED REDACTED REDACTED		538.25-
Mar 24	Internet Banking Transfer To Account REDACTED 5789		31,875.34-
Mar 31	Internet Banking Transfer To Account REDACTED 5789		16,419.17-
Total Other Withdrawals			\$ 70,164.90-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
2731	Mar 1	9191286878	134.55

Conventional Checks Paid (1) \$ 134.55-



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

584 IMG

Y ST01

Business Statement

Account Number:
REDACTED 3847

Statement Period:
Apr 1, 2011
through
Apr 29, 2011

Page 1 of 2



AMERICAN EVOICE, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC
Account Number REDACTED 3847

Account Summary

	# Items	\$	
Beginning Balance on Apr 1			3,773.15
Other Deposits	3		81,478.21
Other Withdrawals	3		81,478.21-
Checks Paid	2		568.10-
Ending Balance on Apr 30, 2011		\$	3,205.05

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr 13	Wire Credit REF001077 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		\$ 19,501.45
Apr 20	Wire Credit REF001072 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		44,069.06
Apr 27	Wire Credit REF001388 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		17,907.70
Total Other Deposits			\$ 81,478.21

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 14	Internet Banking Transfer To Account REDACTED	5789	\$ 19,501.45-
Apr 21	Internet Banking Transfer To Account	5789	44,069.06
Apr 28	Internet Banking Transfer To Account	5789	17,907.70-
Total Other Withdrawals			\$ 81,478.21-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2732	Apr 19	9191836994	164.45	2734*	Apr 26	8990464941	403.65
Conventional Checks Paid (2)							\$ 568.10-

* Gap in check sequence

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 13	23,274.60	Apr 20	47,577.76	Apr 27	21,112.75
Apr 14	3,773.15	Apr 21	3,608.70	Apr 28	3,205.05
Apr 19	3,608.70	Apr 26	3,205.05		

Balances only appear for days reflecting change.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

584 IMG

Y ST01

Business Statement

Account Number:

REDACTED 3847

Statement Period:

May 2, 2011

through

May 31, 2011

Page 1 of 2



REDACTED

AMERICAN VOICE, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

Telecommunications Device

for the Deaf:

1-800-685-5065

Internet:

usbank.com

BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC

Account Number REDACTED 3847

Account Summary

	# Items	\$	
Beginning Balance on May 2			3,205.05
Other Deposits	4		101,743.91
Other Withdrawals	5		102,820.41-
Checks Paid	1		642.85-
Ending Balance on May 31, 2011		\$	1,485.70

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 4	Wire Credit REF001100 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		\$ 7,560.33
May 11	Wire Credit REF001216 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		25,995.16
May 18	Wire Credit REF000779 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		58,624.78
May 25	Wire Credit REF001171 ORG=ENHANCED SERVICES COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE		9,563.64
Total Other Deposits			\$ 101,743.91

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 5	Internet Banking Transfer To Account REDACTED	5789	\$ 7,560.33-
May 12	Internet Banking Transfer To Account REDACTED	5789	25,995.16
May 19	Internet Banking Transfer To Account REDACTED	5789	58,624.78-
May 20	Electronic Withdrawal REF=11140007310942 N REDACTED REDACTED REDACTED		1,076.50
May 26	Internet Banking Transfer To Account REDACTED	5789	9,563.64-
Total Other Withdrawals			\$ 102,820.41-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
2733	May 4	8996264526	642.85

Conventional Checks Paid (1)

\$

642.85-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
May 4	10,122.53	May 12	2,562.20	May 20	1,485.70
May 5	2,562.20	May 18	61,186.98	May 25	11,049.34
May 11	28,557.36	May 19	2,562.20	May 26	1,485.70

Balances only appear for days reflecting change.



Five Star Service Guaranteed

P.O. Box 1800
Saint Paul, Minnesota 55101-0800

584 IMG Y ST01

Business Statement

Account Number:
REDACTED 1171

Statement Period:
May 1, 2009
through
May 31, 2009

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REDACTED
FONERIGHT, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

Member FDIC
Account Number REDACTED 1171

Account Summary

	# Items	\$	
Beginning Balance on May 1			1,722.94
Other Deposits	4		103,712.16
Other Withdrawals	5		98,605.37-
Checks Paid	17		1,100.13-
Ending Balance on May 31, 2009		\$	5,729.60

U.S. Bank
Checking
That PaysSM

Reward Program Summary

All Rewards shown are as of May 31, 2009

Cash Bonus Business	Check Card Number	Reward Earned	Rewards Redeemed	Reward Balance	Rewards Available
Program to Date	Program to Date	Program to Date	Program to Date	Program to Date	Program to Date
1/06/2007		0.00	0.00	0.00	0.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 1	Electronic Deposit From ILD Telecommunic REF=09120007237589 N REDACTED BC Wk Sett102		\$ 9,079.07
May 8	Electronic Deposit From ILD Telecommunic REF=09127005650246 N REDACTED BC Wk Sett102		23,757.45
May 15	Electronic Deposit From ILD Telecommunic REF=09134011157664 N REDACTED 3C Wk Sett102		12,299.97
May 22	Electronic Deposit From ILD Telecommunic REF=09141006773418 N REDACTED 3C Wk Sett102		58,575.67
Total Other Deposits			\$ 103,712.16

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 4	Electronic Withdrawal REF=09121012337274 Y REDACTED		\$ 17.70-
May 20	Internet Banking Transfer To Account REF=09121012337274 Y REDACTED 7337		40,000.00
May 22	Internet Banking Transfer To Account REF=09141006773418 N REDACTED 5789		58,575.67-



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

584 IMG Y ST01

Business Statement

Account Number:
REDACTED 1171

Statement Period:
Jul. 1, 2009
through
Jul. 31, 2009

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REDACTED

FONERIGHT, INC
2120 S RESERVE ST EMB 210
MISSOULA MT 59801-6451



To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

FREE SMALL BUSINESS CHECKING

U.S. Bank National Association
Account Summary

Member FDIC
Account Number REDACTED 1171

	# Items	\$	
Beginning Balance on Jul. 1		\$	11,355.30
Other Deposits	3		133,330.60
Other Withdrawals	4		133,348.30-
Checks Paid	26		6,653.97-
Ending Balance on Jul. 31, 2009		\$	4,683.63



Reward Program Summary

All Rewards shown are as of Jul. 31, 2009

Cash Bonus Business	Check Card Number	5691		
Reward Enrollment Date	Rewards Earned Program to Date	Rewards Redeemed Program to Date	Current Rewards Available	Rewards Available to Redeem
7/1/2007	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jul. 10	Electronic Deposit From ILD Telecommunic REF=09190009013977 N REDACTED Wk Sett102		\$ 24,068.49
Jul. 17	Electronic Deposit From ILD Telecommunic REF=09197004817906 N REDACTED Wk Sett102		\$ 93,921.89
Jul. 24	Electronic Deposit From ILD Telecommunic REF=09204007647222 N REDACTED 3C Wk Sett102		\$ 15,340.22
Total Other Deposits			\$ 133,330.60

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul. 8	Electronic Withdrawal REF=09188009907947 Y REDACTED		\$ 17.70
Jul. 13	Internet Banking Transfer To Account REF=5789 REDACTED	5789	\$ 24,068.49
Jul. 17	Internet Banking Transfer To Account REF=5789	5789	\$ 93,921.89
Jul. 24	Internet Banking Transfer To Account REF=5789	5789	\$ 15,340.22
Total Other Withdrawals			\$ 133,348.30-



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584 IMG Y ST01

Business Statement

Account Number:
REDACTED 1171

Statement Period:
Aug. 3, 2009
through
Aug. 31, 2009

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REDACTED

FONERIGHT, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



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FREE SMALL BUSINESS CHECKING

U.S. Bank National Association
Account Summary

Member FDIC
Account Number REDACTED -1171

	#Items	\$	
Beginning Balance on Aug. 3			4,683.63
Other Deposits	4		91,338.69
Other Withdrawals	5		87,136.54
Checks Paid	21		3,878.13
Ending Balance on Aug. 31, 2009		\$	5,007.65



Reward Program Summary

Enrollment Date	Rewards Earned	Rewards Redeemed	Current Rewards Balance	Rewards Available to Redeem
11/08/2007	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

All Rewards shown are as of Aug. 31, 2009

FlexPerks Business Cash Bonus Check Card Number: 5891

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug. 14	Electronic Deposit From ILD Telecommunic REF=09225009878821 N REDACTED Wk Sett102		\$ 39,212.73
Aug. 21	Electronic Deposit From ILD Telecommunic REF=09225004282889 N REDACTED Wk Sett102		\$ 39,214.15
Aug. 24	Internet Banking Transfer From Account REDACTED 5789		\$ 4,214.15
Aug. 28	Electronic Deposit From ILD Telecommunic REF=09239010074804 N REDACTED Wk Sett102		\$ 8,697.66
Total Other Deposits			\$ 91,338.69

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug. 14	Electronic Withdrawal REF=09225010189475 Y REDACTED		\$ 6.00
Aug. 14	Electronic Withdrawal REF=09225010189715 Y REDACTED		\$ 6.00
Aug. 17	Internet Banking Transfer To Account REDACTED 5789		\$ 39,212.73
Aug. 24	Internet Banking Transfer To Account 5789		\$ 39,214.15
Aug. 31	Internet Banking Transfer To Account 5789		\$ 8,697.66
Total Other Withdrawals			\$ 87,136.54



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Y ST01

Business Statement

Account Number:
REDACTED 7809

Statement Period:
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Jul 29, 2011

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2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

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INFORMATION YOU SHOULD KNOW

We have completed our periodic update of the "Your Deposit Account Agreement" booklet. The changes are effective immediately and in some cases you may have received advance notice indicating an effective date either via statement message or statement insert. Please review the revised booklet carefully. Most of the changes are technical in nature, but may affect your rights.

In particular, a summary of the updates to note in the Deposit Account Agreement include: the addition of two new sections (Overdraft Protection Plans, page 12 and Business Reserve Line Agreement, page 53) and one subsection (Business Account Issues - Fraud Prevention Measures, page 34). Updates were also made to the following sections: Insufficient Funds and Overdrafts - ATM and Check Card Overdraft Coverage (page 11), S.T.A.R.T (page 23), Funds Availability: Your Ability to Withdraw Funds - All Accounts (page 30), Checks and Checking Accounts and Savings Accounts with Draft Access - NOW Accounts (pages 23 & 33), Electronic Banking Agreement for Consumer Customers - Security (page 36), Electronic Banking Agreement for Business Customers - Security (page 42), Consumer Reserve Line Agreement (pages 47-53), U.S. Bank Checking Account Advance Agreement (pages 56-62), and Arbitration (pages 29, 46, 52, & 61).

You may pick up a copy at your local branch; view the updated agreement at usbank.com by going to usbank.com, selecting your checking or savings product, selecting the Terms and Conditions or Fees & Disclosures tab, and clicking on Deposit Account Agreement; or contact customer service at the number listed at the top of this statement, for a copy.

BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC
Account Number REDACTED 7809

Account Summary

	# Items	\$	
Beginning Balance on Jul 1			62,224.36
Other Deposits	5		70,610.96
Other Withdrawals	4		113,539.52-
Checks Paid	23		3,710.60-
Ending Balance on Jul 31, 2011		\$	15,585.20

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jul 6	Wire Credit REF000977 ORG=ENHANCED SERVICES	COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE	\$ 353.61
Jul 13	Wire Credit REF001374 ORG=ENHANCED SERVICES	COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE	5,270.20
Jul 20	Wire Credit REF001061 ORG=ENHANCED SERVICES	COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE	48,431.27
Jul 26	Internet Banking Transfer From Account	REDACTED 05789	10,000.00
Jul 27	Wire Credit REF001097 ORG=ENHANCED SERVICES	COMERICA SAN JOSE REDACTED BILLING INC ATTN DANEANE	6,555.88
Total Other Deposits			\$ 70,610.96

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul 5	Internet Banking Transfer To Account	REDACTED 5789	\$ 61,713.44
Jul 14	Internet Banking Transfer To Account	REDACTED 5789	5,270.20



GLOBAL VOICE MAIL, LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Jul 1, 2011
through
Jul 29, 2011



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BUSINESS EDGE CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number REDACTED 7809

Other Withdrawals (continued)

Date	Description of Transaction	To Account	Ref Number	Amount
Jul 25	Internet Banking Transfer	REDACTED 5789		40,000.00
Jul 28	Internet Banking Transfer	REDACTED 5789		6,555.88
Total Other Withdrawals				\$ 113,539.52

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1913	Jul 11	8896218843	47.85	1944*	Jul 27	8998500343	44.85
1914	Jul 19	8993584162	14.95	1945	Jul 28	9397575374	373.75
1915	Jul 26	9397029733	89.70	1950*	Jul 28	9192638681	299.00
1916	Jul 28	8890116336	29.90	1953*	Jul 26	9397018426	14.95
1917	Jul 26	9397029740	627.90	1954	Jul 29	9192857135	224.25
1919*	Jul 27	9192439330	29.90	1955	Jul 29	9397891321	29.90
1923*	Jul 27	9397322420	149.50	1959*	Jul 27	9397322418	164.45
1924	Jul 28	9397581851	762.45	1961*	Jul 29	9397891365	194.35
1928*	Jul 25	8996717591	44.85	1963*	Jul 26	9397018427	74.75
1929	Jul 29	9192857213	59.80	1965*	Jul 28	9397575364	119.60
1930	Jul 27	9397322365	269.10	1966	Jul 25	8996717590	14.95
1934*	Jul 26	9396805200	29.90				

* Gap in check sequence

Conventional Checks Paid (23) \$ **3,710.60**

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jul 5	510.92	Jul 14	816.68	Jul 26	16,336.00
Jul 6	864.53	Jul 19	801.73	Jul 27	24,234.08
Jul 11	816.68	Jul 20	49,233.00	Jul 28	16,093.50
Jul 13	6,086.88	Jul 25	9,173.20	Jul 29	15,585.20

Balances only appear for days reflecting change.



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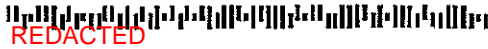
584 IMG Y ST01

Business Statement

Account Number:
REDACTED 7809

Statement Period:
Jun 1, 2011
through
Jun 30, 2011

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MISSOULA MT 59801-6451

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INFORMATION YOU SHOULD KNOW

Notice of Change to the Deposit Account Agreement and Disclosure for certain sections of the U.S. Bank's Funds Availability Policy. The sections entitled Immediate Availability - All Accounts and Longer Delays May Apply - Case By Case is updated to reflect that the \$100 availability amount is scheduled to increase to \$200 as of July 21, 2011 and is subject at all times to future revision to conform to changes that may be made by Regulation CC.

BUSINESS EDGE CHECKING



U.S. Bank National Association

Account Number REDACTED 7809

Account Summary

	# Items	\$	
Beginning Balance on Jun 1			663.42
Other Deposits	5		219,284.58
Other Withdrawals	4		157,571.14-
Checks Paid	4		152.50-
Ending Balance on Jun 30, 2011		\$	62,224.36

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 1	Wire Credit REF002127 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		\$ 15,679.80
Jun 8	Wire Credit REF000768 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		26,463.93
Jun 15	Wire Credit REF001241 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		83,972.42
Jun 22	Wire Credit REF001577 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		31,454.99
Jun 29	Wire Credit REF001652 COMERICA SAN JOSE REDACTED ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE		61,713.44
Total Other Deposits			\$ 219,284.58

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 2	Internet Banking Transfer To Account REDACTED	5789	\$ 15,679.80-
Jun 9	Internet Banking Transfer To Account	5789	26,463.93-
Jun 20	Internet Banking Transfer To Account	5789	83,972.42-
Jun 23	Internet Banking Transfer To Account	5789	31,454.99-
Total Other Withdrawals			\$ 157,571.14-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1900	Jun 22	8993927034	44.85	1911*	Jun 13	8895720788	14.95
1907*	Jun 14	9097247382	44.85	1912	Jun 6	9393042589	47.85
Conventional Checks Paid (4)							\$ 152.50-

* Gap in check sequence



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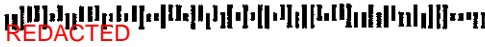
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Business Statement

Account Number:
REDACTED 7809

Statement Period:
May 2, 2011
through
May 31, 2011

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BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC
Account Number REDACTED 7809

Account Summary

	# Items	\$	
Beginning Balance on May 2			876.32
Other Deposits	4		126,909.35
Other Withdrawals	4		126,909.35-
Checks Paid	3		212.90-
Ending Balance on May 31, 2011		\$	663.42

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 4	Wire Credit REF001050 ORG=ENHANCED SERVICES COMERICA SAN JOSE BILLING INC ATTN DANEANE	REDACTED	\$ 13,351.06
May 11	Wire Credit REF001178 ORG=ENHANCED SERVICES COMERICA SAN JOSE BILLING INC ATTN DANEANE	REDACTED	39,623.57
May 18	Wire Credit REF000843 ORG=ENHANCED SERVICES COMERICA SAN JOSE BILLING INC ATTN DANEANE	REDACTED	61,324.95
May 25	Wire Credit REF001048 ORG=ENHANCED SERVICES COMERICA SAN JOSE BILLING INC ATTN DANEANE	REDACTED	12,609.77
Total Other Deposits			\$ 126,909.35

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 5	Internet Banking Transfer To Account	REDACTED 5789	\$ 13,351.06-
May 12	Internet Banking Transfer To Account	REDACTED 5789	39,623.57-
May 19	Internet Banking Transfer To Account	REDACTED 5789	61,324.95-
May 26	Internet Banking Transfer To Account	REDACTED 5789	12,609.77-
Total Other Withdrawals			\$ 126,909.35-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1908	May 12	9196520181	89.70	1910	May 10	9196027975	29.90
1909	May 16	9396217496	93.30				
Conventional Checks Paid (3)							\$ 212.90-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
May 4	14,227.38	May 12	756.72	May 19	663.42
May 5	876.32	May 16	663.42	May 25	13,273.19
May 10	846.42	May 18	61,988.37	May 26	663.42
May 11	40,469.99				

Balances only appear for days reflecting change.



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Business Statement

Account Number:
 REDACTED 7809

Statement Period:
 Apr 1, 2011
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 Apr 29, 2011

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BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC
 Account Number REDACTED 7809

Account Summary

	# Items	\$	
Beginning Balance on Apr 1			1,030.82
Other Deposits	3		107,185.26
Other Withdrawals	3		106,637.11-
Checks Paid	2		702.65-
Ending Balance on Apr 30, 2011		\$	876.32

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr 13	Wire Credit REF001034 ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE	COMERICA SAN JOSE REDACTED	\$ 37,548.15
Apr 20	Wire Credit REF001008 ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE	COMERICA SAN JOSE REDACTED	49,393.94
Apr 27	Wire Credit REF001341 ORG=ENHANCED SERVICES BILLING INC ATTN DANEANE	COMERICA SAN JOSE REDACTED	20,243.17
Total Other Deposits			\$ 107,185.26

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 14	Internet Banking Transfer To Account REDACTED 15789		\$ 37,000.00-
Apr 21	Internet Banking Transfer To Account 15789		49,393.94
Apr 28	Internet Banking Transfer To Account 15789		20,243.17-
Total Other Withdrawals			\$ 106,637.11-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1903	Apr 7	8996035666	657.80	1906*	Apr 11	8998115297	44.85
Conventional Checks Paid (2)			\$	702.65-			

* Gap in check sequence

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 7	373.02	Apr 14	876.32	Apr 27	21,119.49
Apr 11	328.17	Apr 20	50,270.26	Apr 28	876.32
Apr 13	37,876.32	Apr 21	876.32		

Balances only appear for days reflecting change.



Five Star Service Guaranteed

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584 IMG Y ST01

Business Statement

Account Number:
REDACTED 1813

Statement Period:
Apr. 1, 2009
through
Apr. 30, 2009

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REDACTED

NETWORK ASSURANCE INC
2120 S RESERVE ST FMB 210
MISSOULA MT 59801-6451



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FREE SMALL BUSINESS CHECKING

Member FDIC

Account Number REDACTED 1813

U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on Apr. 1		\$	1,865.50
Other Deposits	4		153,118.36
Other Withdrawals	4		103,149.67-
Checks Paid	14		841.75-
Ending Balance on Apr. 30, 2009		\$	51,092.44

U.S. Bank
Checking
That PaysSM

Reward Program Summary

All rewards shown are as of Apr. 30, 2009			
Cash Bonus	Business	Check Card Number	0798
Reward Enrollment Date	Rewards Earned Program to Date	Rewards Redeemed Program to Date	Current Rewards Available Balance to Redeem
03/07/2008	\$ 0.00	\$ 0.00	\$ 0.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr. 8	Wire Credit REF000908 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		\$ 2,307.94
Apr. 15	Wire Credit REF001404 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		39,607.93
Apr. 22	Wire Credit REF000953 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		67,282.86
Apr. 29	Wire Credit REF001432 COMERICA SAN JOSE REDACTED ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA		29,920.23
Total Other Deposits			\$ 153,118.36

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr. 9	Internet Banking Transfer To Account REDACTED 5789		\$ 2,307.94
Apr. 16	Internet Banking Transfer To Account REDACTED 5789		39,607.23
Apr. 23	Internet Banking Transfer To Account REDACTED 5789		67,000.00-
Apr. 27	Electronic Withdrawal REDACTED REF=08117005011289-N REDACTED REDACTED		234.50
Total Other Withdrawals			\$ 103,149.67-



NETWORK ASSURANCE INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 1813

Statement Period:
Jun. 1, 2009
through
Jun. 30, 2009



FREE SMALL BUSINESS CHECKING (CONTINUED)
U.S. Bank National Association Account Number REDACTED 1813

Other Withdrawals

Date	Description of Transaction	To Account	Ref Number	Amount
Jun. 11	Internet Banking Transfer	REDACTED	5789	\$ 24,954.86
Jun. 12	Analysis Service Charge		200000000	48.00
Jun. 22	Internet Banking Transfer	REDACTED	5789	44,182.81
Jun. 25	Internet Banking Transfer	REDACTED	5789	42,699.07
Total Other Withdrawals				\$ 111,875.74

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount	
1037	Jun. 2	9393232240	18.46	1050*	Jun. 8	9197243775	16.00	
1043*	Jun. 1	9392853717	456.75	1055*	Jun. 23	9391209529	456.75	
1044	Jun. 16	9198845229	14.95	1056	Jun. 29	8991135036	59.80	
1048*	Jun. 15	8891306383	44.85					
* Gap in check sequence							Conventional Checks Paid (7)	\$ 1,067.56

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun. 1	6,264.15	Jun. 12	6,181.69	Jun. 23	5,665.14
Jun. 2	6,245.69	Jun. 15	6,136.84	Jun. 24	48,355.21
Jun. 8	6,229.69	Jun. 16	6,121.89	Jun. 25	5,665.14
Jun. 10	31,184.55	Jun. 17	50,304.70	Jun. 29	5,605.34
Jun. 11	6,229.69	Jun. 22	6,121.89		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: May 2009

Account Number:	REDACTED	1813	\$	48.00
Analysis Service Charge assessed to	REDACTED	1813	\$	48.00

Service Activity Detail for Account Number REDACTED 1813

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	19		No Charge
Subtotal: Depository Services			0.00
Wire Transfers			
Incoming Fedwire	4	12.00000	48.00
Subtotal: Wire Transfers			48.00
Fee Based Service Charges for Account Number REDACTED 1813			\$ 48.00



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584 IMG Y ST01

Business Statement

Account Number:

REDACTED 1813

Statement Period:

Jul. 1, 2009

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Jul. 31, 2009

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REDACTED

NETWORK ASSURANCE INC
2120 S RESERVE ST PMB 210
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FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

Account Summary

Member FDIC
Account Number REDACTED 1813

	# Items	\$	
Beginning Balance on Jul. 1			5,605.34
Other Deposits	5		157,227.89
Other Withdrawals	7		157,345.39
Checks Paid	15		1,000.23
Ending Balance on Jul. 31, 2009		\$	4,487.61

U.S. Bank
Checking
That PaysSM

Reward Program Summary

All Rewards shown are as of Jul. 31, 2009.				
Cash Bonus Business		Check Card Number 10798		
Reward Link/Link	Rewards Earned	Rewards Redeemed	Current Rewards Balance	Rewards Available
Date	Program to Date	Program to Date	Program to Date	Program to Date
03/07/2008	5	0.00	0.00	0.00

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jul. 1	Wire Credit REF002118 COMERICA SAN JOSE ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA	REDACTED	\$ 24,186.51
Jul. 8	Wire Credit REF000949 COMERICA SAN JOSE ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA	REDACTED	5,420.14
Jul. 15	Wire Credit REF000947 COMERICA SAN JOSE ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA	REDACTED	38,128.06
Jul. 22	Wire Credit REF001044 COMERICA SAN JOSE ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA	REDACTED	28,587.20
Jul. 29	Wire Credit REF001559 COMERICA SAN JOSE ORG=BILLING CONCEPTS AND ENHANCED SERVI ATTN DA	REDACTED	60,905.98
Total Other Deposits			\$ 157,227.89

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul. 2	Internet Banking Transfer To Account REDACTED 5789	REDACTED	\$ 24,186.51
Jul. 7	Electronic Withdrawal REF=08188006897441N To Account REDACTED 5789	REDACTED	5,420.14
Jul. 9	Internet Banking Transfer To Account REDACTED 5789	REDACTED	5,420.14
Jul. 11	Analysis Service Charge	700000000	35.00



NETWORK ASSURANCE INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 1813

Statement Period:
Jul. 1, 2009
through
Jul. 31, 2009



FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

(CONTINUED)
Account Number REDACTED 1813

Other Withdrawals (continued)

Date	Description of Transaction	To Account	Ref Number	Amount
Jul. 16	Internet Banking Transfer	REDACTED	5789	38,128.06
Jul. 23	Internet Banking Transfer	REDACTED	5789	28,587.20
Jul. 30	Internet Banking Transfer	REDACTED	5789	60,905.98
Total Other Withdrawals				\$ 157,345.39

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1053	Jul. 9	9194439711	44.85	1064	Jul. 7	8996494484	14.95
1054	Jul. 15	9092036464	127.92	1066*	Jul. 9	9396370302	48.24
1057*	Jul. 8	8997028894	29.90	1067	Jul. 7	8996459354	48.21
1058	Jul. 17	9094570296	29.90	1069*	Jul. 9	9396372376	47.00
1059	Jul. 3	8994269513	16.16	1070	Jul. 28	8991221385	14.95
1060	Jul. 3	9394497226	31.70	1076*	Jul. 22	9391257674	29.90
1062*	Jul. 13	8890851329	44.85	1079*	Jul. 29	9393068736	456.75
1063	Jul. 2	7813562511	14.95				

* Gap in check sequence

Conventional Checks Paid (15) \$ 1,000.23

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jul. 1	29,791.85	Jul. 13	5,183.03	Jul. 23	4,959.31
Jul. 2	5,590.39	Jul. 14	5,147.03	Jul. 28	4,944.36
Jul. 3	5,542.53	Jul. 15	43,147.17	Jul. 29	65,393.59
Jul. 7	5,397.87	Jul. 16	5,019.11	Jul. 30	4,487.61
Jul. 8	10,788.11	Jul. 17	4,989.21		
Jul. 9	5,227.88	Jul. 22	33,546.51		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: June 2009

Account Number:	REDACTED	-1813	\$	36.00
Analysis Service Charge assessed to	REDACTED	1813	\$	36.00

Service Activity Detail for Account Number REDACTED 1813

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	10		No Charge
Subtotal: Depository Services			0.00
Wire Transfers			
Incoming Fedwire	3	12.00000	36.00
Subtotal: Wire Transfers			36.00
Fee Based Service Charges for Account Number REDACTED 1813			\$ 36.00



P.O. Box 1800
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584 IMG Y ST01

Business Statement

Account Number:
REDACTED 1805
Statement Period:
Feb. 1, 2010
through
Feb. 28, 2010

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REDACTED

TECHMAX SOLUTIONS, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

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Your eligible U.S. Bank Visa Business card is a smart, safe way to pay-and could even help you win up to \$10,000. To register your card or learn more, go to usbank.com/getaheadin2010.
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FREE SMALL BUSINESS CHECKING

U.S. Bank National Association
Account Summary

Member FDIC
Account Number REDACTED -1805

	# Items	\$	
Beginning Balance on Feb. 1			853.22
Other Deposits	4		22,310.41
Other Withdrawals	6		20,855.89
Checks Paid	1		377.75
Ending Balance on Feb. 28, 2010		\$	1,929.99

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Feb. 3	Electronic Deposit From TRANSACTION REF=10034002404942 N REDACTED SETTLEMENT1596		\$ 216.16
Feb. 11	Electronic Deposit From TRANSACTION REF=10041007406665 N REDACTED SETTLEMENT1631		1,527.39
Feb. 18	Electronic Deposit From TRANSACTION REF=10049004654084 N REDACTED SETTLEMENT1673		6,414.36
Feb. 25	Electronic Deposit From TRANSACTION REF=10056008473756 N REDACTED SETTLEMENT1710		13,527.50
Total Other Deposits			\$ 22,310.41

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb. 11	Internet Banking Transfer To Account REDACTED 5789		\$ 2,152.39
Feb. 12	Analysis Service Charge	1200000000	5.50
Feb. 18	Internet Banking Transfer To Account REDACTED 5789		5,000.00
Feb. 19	Electronic Withdrawal REDACTED REDACTED		9.00
Feb. 19	Electronic Withdrawal REF=100490100449917 REDACTED REDACTED		151.50
Feb. 26	Internet Banking Transfer To Account REDACTED 5789		13,527.50
Total Other Withdrawals			\$ 20,855.89

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1010	Feb. 23	REDACTED	377.75



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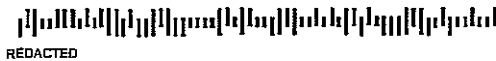
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Business Statement

Account Number:
REDACTED 1805

Statement Period:
Mar. 1, 2010
through
Mar. 31, 2010

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TECHMAX SOLUTIONS, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



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SUMMARY OF YOUR U.S. BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
U.S. Bank Platinum Business Checking	1-500-9116-1805	\$ 8,726.40	1
Platinum Business Money Market	500-9581-7337	882,622.55	2
Total Deposit Balances		\$ 1,891,348.95	

U.S. BANK PLATINUM BUSINESS CHECKING

U.S. Bank National Association

Member FDIC
Account Number REDACTED 1805

Account Summary

	#Items		
Beginning Balance on Mar. 1		\$ 1,929.99	
Other Deposits	2	114,739.65	
Other Withdrawals	1	107,469.79	
Checks Paid	2	473.45	
Ending Balance on Mar. 31, 2010		\$ 8,726.40	

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar. 19	Wire Credit REF019273 WELLS SF REDACTED ORG=TRANSACTION CLEARING, L.L.C. OPERATING ACCO		\$ 7,269.86
Mar. 29	Wire Credit REF017585 WELLS SF REDACTED ORG=TRANSACTION CLEARING, L.L.C. OPERATING ACCO		107,469.79
Total Other Deposits			\$ 114,739.65

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar. 26	Internet Banking Transfer To Account REDACTED 5789		\$ 107,469.79
Total Other Withdrawals			\$ 107,469.79

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1004	Mar. 29	REDACTED	95.70	1011*	Mar. 24	REDACTED	377.75

* Gap in check sequence Conventional Checks Paid (2) \$ 473.45

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar. 19	9,199.85	Mar. 25	116,291.89	Mar. 29	8,726.40
Mar. 24	8,822.10	Mar. 26	8,822.10		

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.



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Business Statement

Account Number:

REDACTED 1805

Statement Period:

Dec. 1, 2010

through

Dec. 31, 2010

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REDACTED

TECHMAX SOLUTIONS, INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451



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NEWS FOR YOU

The IRS is changing tax payment rules. Effective January 1, 2011, most businesses will be required to pay their taxes electronically. Due to this change, U.S. Bank will no longer be able to accept paper TT&L payment coupons after December 31, 2010. U.S. Bank offers easy and convenient tax payment alternatives for you including EasyTax, SinglePoint® and SinglePoint Essentials. For information, contact Small Business Direct Sales at 877-743-5726 from 8 a.m. to 6:30 p.m. CT Monday - Friday.

INFORMATION YOU SHOULD KNOW

At U.S. Bank, we place your privacy and the security of your accounts and personal information as a top priority. As permitted by the Internal Revenue Service, to further protect your personal information, we will provide only the last 4 digits of your personal tax identification number on any IRS Form 1099-INT you may receive for this account in the future.

BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC

Account Number REDACTED -1805

Account Summary

	# Items	\$	
Beginning Balance on Dec. 1		\$	9,146.51
Other Deposits	5		59,614.15
Other Withdrawals	10		68,265.63
Checks Paid	8		137.28
Ending Balance on Dec. 31, 2010		\$	357.75

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec. 2	Electronic Deposit From TRANSACTION REDACTED SETTLEMENT3772		\$ 9,862.84
Dec. 9	Electronic Deposit From TRANSACTION REDACTED SETTLEMENT3827		4,807.56
Dec. 17	Electronic Deposit From TRANSACTION REDACTED SETTLEMENT3886		4,950.23
Dec. 23	Electronic Deposit From TRANSACTION REDACTED SETTLEMENT3951		39,905.10
Dec. 31	Internet Banking Transfer From Account REDACTED 5789		87.42
Total Other Deposits			\$ 59,614.15

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec. 2	Internet Banking Transfer To Account REDACTED 5789		\$ 9,862.84
Dec. 8	Internet Banking Transfer To Account REDACTED 5789		8,000.00
Dec. 10	Internet Banking Transfer To Account REDACTED 5789		4,807.56
Dec. 13	Electronic Withdrawal REDACTED REDACTED REDACTED		157.50



VOICE MAIL PROFESSIONALS INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 3839

Statement Period:
Oct. 1, 2009
through
Oct. 31, 2009



FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

(CONTINUED)
Account Number REDACTED 3839

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Oct. 19	Internet Banking Payment To Credit Card	REDACTED 3126	4092.60
Oct. 20	Internet Banking Transfer To Account	REDACTED 5789	65,000.00
Oct. 23	Internet Banking Transfer To Account	REDACTED 5789	20,524.60
Total Other Withdrawals			\$ 132,717.41-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1285	Oct. 26	8996557842	15.31	1634	Oct. 7	9396052380	284.05
1630*	Oct. 13	9194638168	14.95	1635	Oct. 2	2740947633	3,373.00
1632*	Oct. 16	8990182853	78.00	1642*	Oct. 28	9393478096	462.58
1633	Oct. 16	8990923744	75.60				

* Gap in check sequence

Conventional Checks Paid (7) \$ 4,303.47-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Oct. 1	45,286.62	Oct. 9	50,937.26	Oct. 20	22,628.92
Oct. 2	41,913.62	Oct. 13	50,922.31	Oct. 23	22,628.92
Oct. 5	41,227.62	Oct. 15	48,948.01	Oct. 26	22,613.61
Oct. 6	39,897.62	Oct. 16	88,721.52	Oct. 28	22,151.05
Oct. 7	38,680.57	Oct. 19	87,628.92	Oct. 30	24,498.09

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: September 2009

Account Number:	REDACTED	-3839	\$	0.00
Analysis Service Charge assessed to	REDACTED	-3839	\$	0.00

Service Activity Detail for Account Number REDACTED -3839

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	12		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number REDACTED 3839			\$ 0.00



VOICE MAIL PROFESSIONALS INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 3839
Statement Period:
Dec. 1, 2009
through
Dec. 31, 2009



FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

(CONTINUED)
Account Number REDACTED 3839

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec. 11	Electronic Deposit REF=09344012679100 N	From ILD Telecommun REDACTED BC Wk Sett092	\$ 7,839.97
Dec. 18	Electronic Deposit REF=09351011920977 N	From ILD Telecommun REDACTED BC Wk Sett092	23,763.56
Dec. 28	Electronic Deposit REF=09358009685891 N	From ILD Telecommun REDACTED BC Wk Sett092	13,845.02
Total Other Deposits			\$ 45,448.55

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec. 1	Internet Banking Payment To Credit Card *****5496		\$ 304.23
Dec. 2	Electronic Withdrawal REF=09336004586884 N	REDACTED REDACTED REDACTED	561.00
Dec. 2	Electronic Withdrawal REF=09336004586884 N	REDACTED REDACTED REDACTED	933.00
Dec. 17	Internet Banking Transfer To Account 5789		3,016.97
Dec. 18	Internet Banking Payment To Credit Card *****5496		7,839.97
Dec. 18	Internet Banking Transfer To Account 5789		23,763.56
Dec. 28	Internet Banking Payment To Credit Card *****5496		13,845.02
Dec. 28	Internet Banking Transfer To Account 5789		1,882.56
Dec. 30	Internet Banking Payment To Credit Card *****5496		104.95
Dec. 31	Internet Banking Transfer To Account 5789		12,000.00
Total Other Withdrawals			\$ 103,565.48

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1646	Dec. 2	2742736448	3,373.00	1652	Dec. 18	9390496869	14.95
1647	Dec. 8	9197000102	29.90	1653	Dec. 23	9392215815	104.65
1648	Dec. 9	2743018134	5,000.00	1654	Dec. 30	9191913521	12,000.00

* Gap in check sequence

Conventional Checks Paid (6) \$ 20,522.50-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec. 1	78,829.10	Dec. 11	27,277.17	Dec. 28	14,605.19
Dec. 2	24,467.10	Dec. 17	24,260.20	Dec. 30	2,176.46
Dec. 8	24,437.20	Dec. 18	16,405.28	Dec. 31	493.90
Dec. 9	19,437.20	Dec. 23	16,300.63		

Balances only appear for days reflecting change.

Price changes for the U.S. Bank Business Checking, Savings, and Treasury Management Services will be effective on January 1, 2010. Please view the revised pricing (only those prices that changed) at this secured website: <https://www2.usbank.com/tmpricing> beginning on December 1, 2009 using the account number (omitting leading zeroes and dashes) and five-digit zip code on your statement. If you are unable to access the Internet for this information, please contact your local branch or call U.S. Bank 24-Hour Business Solutions at 1-800-673-3555.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: November 2009

Account Number:	REDACTED	3839	\$	0.00
Analysis Service Charge assessed to	REDACTED	3839	\$	0.00



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 584 IMG Y ST01

Business Statement

Account Number:
 REDACTED 3839
 Statement Period:
 Oct 1, 2010
 through
 Oct 31, 2010

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REDACTED

VOICE MAIL PROFESSIONALS INC
 2120 S RESERVE ST PMB 210
 MISSOULA MT 59801-6451



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Telecommunications Device for the Deaf: 1-800-685-5065

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SUMMARY OF YOUR U.S. BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
U.S. Bank Platinum Business Checking	REDACTED 3839	\$ 77,994.80	1
Free Small Business Checking	REDACTED 7337	\$ 279,270.39	2
Total Deposit Balances		\$ 357,265.19	

U.S. BANK PLATINUM BUSINESS CHECKING

Member FDIC

U.S. Bank National Association

Account Number REDACTED 3839

Account Summary

	# Items		
Beginning Balance on Oct 1		\$	93,910.77
Other Deposits	5		103,096.37
Other Withdrawals	8		110,012.34
Checks Paid	2		9,000.00
Ending Balance on Oct 31, 2010		\$	77,994.80

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Oct 1	Electronic Deposit From ILD Telecommunic REF=10273008779653 N REDACTED BC Wk Set092		\$ 368.12
Oct 6	Electronic Deposit From ILD Telecommunic REF=1028001660855 N REDACTED BC Wk Set092		\$ 571.00
Oct 15	Electronic Deposit From ILD Telecommunic REF=10287007497421 N REDACTED BC Wk Set092		\$ 43,870.22
Oct 22	Electronic Deposit From ILD Telecommunic REF=1029400885485 N REDACTED BC Wk Set092		\$ 45,087.03
Oct 29	Electronic Deposit From ILD Telecommunic REF=10301005535928 N REDACTED BC Wk Set092		\$ 12,189.94
Total Other Deposits			\$ 103,096.37

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Oct 1	Internet Banking Payment To Credit Card *****5496		\$ 48.25
Oct 4	Electronic Withdrawal From INTRNLT PAYROLLS REF=10277006780635 N REDACTED CHECKBOOKS		\$ 2,182.05
Oct 8	Internet Banking Payment To Credit Card *****5496		\$ 833.60
Oct 19	Internet Banking Payment To Credit Card *****5496		\$ 5,099.97
Oct 19	Internet Banking Transfer To Account REDACTED 5789		\$ 43,870.22

* Information included in this statement may not represent all available information about this account. Additional information, if applicable, will be available under separate cover.



VOICE MAIL PROFESSIONALS INC
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

Business Statement

Account Number:
REDACTED 3839

Statement Period:
Oct 1, 2010
through
Oct 31, 2010



U.S. BANK PLATINUM BUSINESS CHECKING (CONTINUED)
U.S. Bank National Association Account Number REDACTED 3839

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Oct 22	Internet Banking Payment To Credit Card	5498	897.28
Oct 22	Internet Banking Transfer To Account	REDACTED 5789	45,087.03
Oct 29	Internet Banking Transfer To Account	5789	12,199.94
Total Other Withdrawals			\$ 110,012.34

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1673	Oct 20	2942236589	4,000.00	1674	Oct 29	2842561503	5,000.00
Conventional Checks Paid (2)							\$ 9,000.00

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Oct 1	94,230.64	Oct 15	136,656.27	Oct 22	82,994.80
Oct 4	92,048.59	Oct 19	87,692.08	Oct 29	77,994.80
Oct 8	92,786.05	Oct 20	83,692.08		

Balances only appear for days reflecting change.

FREE SMALL BUSINESS CHECKING (Member FDIC)
U.S. Bank National Association Summary for Account Number REDACTED 7337 *

Balance on Oct 29 \$ 279,270.39

* Transaction detail for this account is provided on a separate statement.



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Business Statement

Account Number:

REDACTED 7337

Statement Period:

May 12, 2009

through

May 31, 2009

Page 1 of 1



EMERICA MEDIA CORPORATION
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

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PLATINUM BUSINESS MONEY MARKET

U.S. Bank National Association

Account Number **REDACTED** Member FDIC **7337**

Account Summary

	# Items	\$		
Beginning Balance on May 12		\$	0.00	
Other Deposits	8		965,315.68	Annual Percentage Yield Earned 1.01%
Other Withdrawals	1		10.00	Interest Earned this Period \$ 315.68
				Interest Paid this Year \$ 315.68
Ending Balance on May 31, 2009		\$	965,305.68	Number of Days in Statement Period 20

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 14	Internet Banking Transfer From Account REDACTED	3839	\$ 10,000.00
May 14	Internet Banking Transfer From Account	3839	65,000.00
May 14	Internet Banking Transfer From Account	3847	175,000.00
May 14	Internet Banking Transfer From Account	7809	250,000.00
May 20	Internet Banking Transfer From Account	3839	25,000.00
May 20	Internet Banking Transfer From Account	3871	40,000.00
May 28	Internet Banking Transfer From Account	5789	400,000.00
May 29	Interest Paid	2900002912	315.68
Total Other Deposits			\$ 965,315.68

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
May 29	Maintenance Fee	2900002913	\$ 10.00
Total Other Withdrawals			\$ 10.00



VOICE MAIL PROFESSIONALS INC
 1001 E BROADWAY ST PMB #207
 MISSOULA MT 59802-4970

Business Statement

Account Number:

REDACTED 3839

Statement Period:

Mar. 3, 2008

through

Mar. 31, 2008



FREE SMALL BUSINESS CHECKING (CONTINUED)

Account Number REDACTED 3839

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar. 6	Wire Debit INTERNAL BNF=TERRY D LANE 1001 E BROADWAY ST # 207	US BANK REDACTED	\$ 2,837.00-

REDACTED

Total Other Withdrawals \$ 82,228.57-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1007	Mar. 18	2740136525	205.00

Conventional Checks Paid { 1 } \$ 205.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar. 6	2,362.03	Mar. 18	3,317.51	Mar. 28	7,998.33
Mar. 14	7,419.99	Mar. 21	65,917.47	Mar. 31	6,807.91
Mar. 17	6,051.49	Mar. 26	5,617.49		

Balances only appear for days reflecting change.

REDACTED



EMERICA MEDIA CORPORATION
 1001 E BROADWAY ST # 207
 MISSOULA MT 59802-4970

Business Statement

Account Number:
 REDACTED 5789
 Statement Period:
 Apr. 1, 2008
 through
 Apr. 30, 2008

FREE SMALL BUSINESS CHECKING (CONTINUED)
 Account Number REDACTED 5789

Card Withdrawals (continued)

Date REDACTED	Description of Transaction	Ref Number	Amount
			48.00
			40.00
			40.50
			53.18
			18.57
			159.43
			136.50
			79.00
			101.75
	REDACTED Withdrawals Subtotal		\$ 5,112.25
	Total Card Withdrawals		\$ 5,124.25

Other Withdrawals

Date REDACTED	Description of Transaction	Ref Number	Amount
			58.15
			207.92
			1,669.00
Apr 7	Wire Debit INTERNAL US BANK REDACTED 9714		4,247.50
			414.72
			3,482.49
			5,000.00
			2,735.50
			4,061.24
			485.95
			238.76
			1,000.00
			422.95
			160.00



VOICE MAIL PROFESSIONALS INC
2120 S RESERVE ST PMB 210
MISSOULA, MT 59801-6451

Business Statement


Account Number:
REDACTED 3839

Statement Period:
Jan. 4, 2010
Through
Jan. 31, 2010

IMAGES FOR YOUR FREE SMALL BUSINESS CHECKING ACCOUNT

REDACTED

Member FDIC
Account Number REDACTED 3839

VOICE MAIL PROFESSIONALS, INC 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801		NO ENDORSEMENTS CHECKS	1650
DATE	PAY TO THE ORDER OF		AMOUNT
01/08/10	Terry D Lane		\$ 3,356.00
TOTAL CHECKS THIS MONTH BY CHECK NUMBER			
Terry D Lane 891 S Riverside Blvd 21a 019 Los Vegas, NV 89113		 REDACTED	
Pay Period: 01/04/2010 - 01/31/2010 REDACTED			

1656* Jan. 8 3,356.00



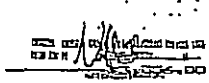
VOICE MAIL PROFESSIONALS INC
 2120 S RESERVE ST PMB 210
 MISSOULA, MT 59801-6451

Business Statement

Account Number:
 REDACTED 3839
 Statement Period:
 Nov. 1, 2010
 Through
 Nov. 30, 2010

IMAGES FOR YOUR BUSINESS EDGE CHECKING ACCOUNT Member FDIC
 Account Number REDACTED 3839

REDACTED

VOICE MAIL PROFESSIONALS, INC 2120 S RESERVE ST PMB 210 MISSOULA, MT 59801		U.S. BANK NATIONAL ASSOCIATION MEMBER FDIC	1677
DATE: 11/01/2010		11/01/2010	
PAY TO THE ORDER OF	Terry D. Berni	\$	3,356.00
Three Thousand Three Hundred Fifty Six and 00/100			
Terry D Berni 249 Zionsville Blvd Box 010 Las Vegas, NV 89143		 TERRY D BERNI 11/01/2010	
MEMO Pay Period 10/01/2010 - 10/31/2010 REDACTED		REDACTED	

1677 Nov. 1 3,356.00

Transfers from Emerica Media account ending in 7337 to Steven Sann Personal account ending in 1045

Date	Amount	Method
1/5/2012	\$5,000.00	Internet transfer
11/15/2011	\$10,000.00	Internet transfer
11/14/2011	\$10,000.00	Internet transfer
11/8/2011	\$10,000.00	Internet transfer
11/4/2011	\$10,000.00	Internet transfer
10/13/2011	\$10,000.00	Internet transfer
10/17/2011	\$10,000.00	Internet transfer
10/19/2011	\$50,000.00	Internet transfer
10/19/2011	\$100,000.00	Internet transfer
9/6/2011	\$5,000.00	Internet transfer
9/8/2011	\$85,000.00	Internet transfer
9/14/2011	\$1,000.00	Internet transfer
9/15/2011	\$3,000.00	Internet transfer
9/22/2011	\$25,000.00	Internet transfer
8/1/2011	\$10,000.00	Internet transfer
8/19/2011	\$350,000.00	Internet transfer
8/23/2011	\$7,000.00	Internet transfer
8/25/2011	\$1,000.00	Internet transfer
8/20/2011	\$2,000.00	Internet transfer
8/31/2011	\$10,000.00	Internet transfer
7/19/2011	\$10,000.00	Internet transfer
6/1/2011	\$20,000.00	Internet transfer
6/2/2011	\$13,000.00	Internet transfer
6/2/2011	\$55,000.00	Internet transfer
6/10/2011	\$45,000.00	Internet transfer
6/23/2011	\$125,000.00	Internet transfer
5/10/2011	\$10,000.00	Internet transfer
4/1/2011	\$50,000.00	Internet transfer
4/29/2011	\$30,000.00	Internet transfer
3/31/2011	\$100,021.87	Internet transfer
2/3/2011	\$40,000.00	Internet transfer
2/7/2011	\$20,000.00	Internet transfer
2/10/2011	\$50,000.00	Internet transfer
2/15/2011	\$300,000.00	Internet transfer
1/4/2011	\$25,000.00	Internet transfer
1/6/2011	\$30,000.00	Internet transfer
1/11/2011	\$16,000.00	Internet transfer
1/13/2011	\$25,000.00	Internet transfer
1/18/2011	\$50,000.00	Internet transfer
1/21/2011	\$50,000.00	Internet transfer
12/2/2010	\$54,498.00	Internet transfer
12/6/2010	\$10,000.00	Internet transfer
12/10/2010	\$20,000.00	Internet transfer
12/13/2010	\$2,000.00	Internet transfer
11/24/2010	\$50,000.00	Internet transfer
10/12/2010	\$100,000.00	Internet transfer
10/18/2010	\$164,000.00	Internet transfer
10/19/2010	\$45,000.00	Internet transfer
10/22/2010	\$72,399.37	Internet transfer
9/1/2010	\$100,000.00	Internet transfer
9/14/2010	\$100,000.00	Internet transfer
8/2/2010	\$487,929.05	Internet transfer

Transfers from Emerica Media 7337 to Steven Sann Account 1045

8/3/2010	\$20,000.00	Internet transfer
8/19/2010	\$19,095.00	Internet transfer
8/20/2010	\$10,000.00	Internet transfer
8/25/2010	\$12,500.00	Internet transfer
8/26/2010	\$10,000.00	Internet transfer
8/30/2010	\$4,000.00	Internet transfer
8/30/2010	\$29,000.00	Internet transfer
8/31/2010	\$8,000.00	Internet transfer
7/12/2010	\$393,095.62	Internet transfer
7/13/2010	\$35,345.00	Internet transfer
7/15/2010	\$10,000.00	Internet transfer
7/20/2010	\$5,000.00	Internet transfer
7/26/2010	\$10,000.00	Internet transfer
6/7/2010	\$10,000.00	Internet transfer
6/16/2010	\$15,000.00	Internet transfer
6/16/2010	\$19,500.00	Internet transfer
6/17/2010	\$35,000.00	Internet transfer
5/3/2010	\$10,000.00	Internet transfer
3/25/2010	\$10,000.00	Internet transfer
1/11/2010	\$10,000.00	Internet transfer
12/4/2009	\$10,000.00	Internet transfer
12/28/2009	\$10,000.00	Internet transfer
11/2/2009	\$45,550.00	Internet transfer
11/2/2009	\$195,063.00	Internet transfer
11/16/2009	\$15,000.00	Internet transfer
11/17/2009	\$113,925.00	Internet transfer
10/1/2009	\$10,000.00	Internet transfer
10/5/2009	\$52,000.00	Internet transfer
10/7/2009	\$7,127.52	Internet transfer
10/19/2009	\$14,000.00	Internet transfer
10/27/2009	\$10,000.00	Internet transfer
9/14/2009	\$54,813.00	Internet transfer
9/15/2009	\$10,000.00	Internet transfer
9/24/2009	\$105,000.00	Internet transfer
8/12/2009	\$10,000.00	Internet transfer
8/20/2009	\$10,000.00	Internet transfer
8/27/2009	\$10,000.00	Internet transfer

Total

\$4,341,862.43

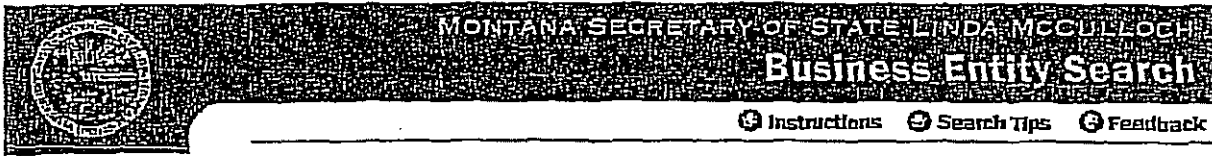
Transfers from Emerica Media Account ending in 7337 to Steven Sann Personal Account ending in 7212

Date	Amount	Method
3/6/2012	\$10,000.00	Internet transfer
3/6/2012	\$10,000.00	Internet transfer
8/30/2011	\$1,000.00	Internet transfer
1/4/2011	\$60,000.00	Internet transfer
11/3/2010	\$100,000.00	Internet transfer
10/1/2010	\$100,000.00	Internet transfer
4/12/2010	\$6,815.00	Internet transfer
3/25/2010	\$10,000.00	Internet transfer
Total	\$297,815.00	

Transfers from Emerica Media Account ending in 5789 to Steven Sann

Date	Amounts	Paid To	Method
2/1/2012	\$10,000.00	Steve Sann	Check
1/30/2012	\$10,000.00	Steven V. Sann	Check
12/30/2011	\$12,432.32	Steve Sann	Check
1/7/2011	\$40,000.00	Sann LLC	Check
6/1/2010	\$7,018.00	Steve V. Sann	Check
5/3/2010	\$6,815.00	Steve V. Sann	Check
3/1/2010	\$6,815.00	Steve V. Sann	Check
2/1/2010	\$6,815.00	Steve V. Sann	Check
1/4/2010	\$6,815.00	Steve V. Sann	Check
12/1/2009	\$7,328.00	Steve V. Sann	Check
11/2/2009	\$500,000.00	Pershing LLC/Steven Sann*	Internet transfer
11/1/2009	\$7,328.00	Steve V. Sann	Check
10/1/2009	\$7,328.00	Steve V. Sann	Check
9/1/2009	\$7,382.00	Steve V. Sann	Check
8/3/2009	\$7,213.44	Steve V. Sann	Check
7/1/2009	\$6,832.00	Steve V. Sann	Check
7/20/2009	\$250,000.00	Steven V. Sann	Check
7/7/2009	\$10,000.00	Steven V. Sann	Check
6/22/2009	\$14,000.00	Steven V. Sann	Check
6/17/2009	\$250,000.00	Steve Sann (withdrawal)	Counter withdrawal
6/4/2009	\$10,000.00	Steve Sann	Check
6/5/2009	\$108,656.00	Steven V. Sann	Check
6/3/2009	\$6,832.00	Steve V. Sann	Check
5/28/2009	\$243,000.00	Steven V. Sann	Check
4/30/2009	\$35,000.00	Steven V. Sann	Check
4/23/2009	\$10,000.00	Steven V. Sann	Check
4/30/2009	\$35,000.00	Steven V. Sann	Check
4/23/2009	\$10,000.00	Steven V. Sann	Check
4/14/2009	\$83,000.00	Steven V. Sann	Check
3/31/2009	\$10,000.00	Steven V. Sann	Check
1/29/2009	\$22,500.00	Steven V. Sann	Check
12/30/2008	\$10,000.00	Steven V. Sann	Check
6/25/2008	\$10,000.00	Steven V. Sann	Check
Total	\$1,768,109.76		

* A second \$500,000 was transferred to Pershing LLC the same day, but to a different account



Data Current as of...

If you are ordering a Certificate of Fact or Certificate of Existence, please make sure the Foreign/Domestic Corporation or Limited Liability Company is in "Good Standing". Enter the name of the business, and check to see whether their annual report was filed in the current year.

We are not able to provide a Certificate of Fact or Certificate of Existence unless the current annual report is filed.

If you would like to purchase a Certificate of Existence for this business entity, select the button below. You will be assessed a \$5.00 fee for this service.

Get Certificate of Existence

If you would like to purchase information on the principals (i.e., officers, directors, members, managers, partners, etc) associated with this entity, select the button below. You will be assessed \$2.00 for each search you perform.

Get Principals

If you would like to purchase a Certificate of Fact for this business entity, select the button below. You will be assessed a \$15.00 fee for this service.

Get Certificate of Fact

Do another Search

Search

Name: TRIDATA SYSTEMS, INC. ✓
ID #: D195130
Type: GENERAL BUSINESS
Jurisdiction State: MT
Status: ACTIVE
Status Reason: GOOD STANDING

REDACTED

Status Dates

Expiration Date:
Date of Incorporation: 06/01/2009
Last AR Filed: 03/07/2011 ✓
Suspension:
Inactive Date:
Diss/Withdraw/Revoke:

Additional Info

Term: PERP
Shares: 50000.00
Purpose Code: NONE STATED

Agent

Registered Agent: ROBERT M BRAACH ✓
Address 1: 2120 S RESERVE ST PMB 365
Address 2: 2120 SOUTH RESERVE ST PMB 366
City: MISSOULA
State: MT
Zip: 59801-0000

NEW BUSINESS ACCOUNT QUESTIONNAIRE Part I

Legal Business Name: TRIDATA SYSTEMS, INC Date: 12/16/09

Account Title: TRIDATA SYSTEMS, INC

Business Owner(s): Robert Broach

TIN/EIN: REDACTED Account Number(s): REDACTED 8355

Deposit Amount: 500.00 Type and Source of Deposit: us Bank check or account transfer

			Points
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	1. Is this business based or incorporated outside the U.S.?	0
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	2. Is the customer a Foreign Government Agency, owned by a Foreign Government, or owned by a Senior Foreign Political Official or a family member or close associate of a Senior Foreign Political Official? 2a. Provide Country: _____ 2b. Describe Title/Positions: _____	0
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	3. Is the business an Internet only based business? Yes <input type="checkbox"/> 5 points No <input checked="" type="checkbox"/> 0 points 3a. Monthly Sales: <input type="checkbox"/> Up to \$7,500 = 0 points <input type="checkbox"/> More than \$7,500 = 10 points	0
		4. Primary Business Type: <u>TELEPHONE DATA SYSTEMS</u>	0
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	5. Countries or territories with whom this business buys or sells products outside the United States:	0
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	6. Do you now or will you cash checks for your customers?	0
Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	7. Do you now sell or are you in the process of establishing any of the following services: Wire transfer, funds transfer services, money orders, travelers' checks, stored value cards, prepaid phone cards or other monetary instruments as part of any business activity? (Note: This may be done independently or as an agent for another Money Service Business.)	0

**CORPORATE AUTHORIZATION TO OPEN ACCOUNT,
MAKE DEPOSITS, WITHDRAW FUNDS & PROCURE LOANS**

Account No.: ^{REDACTED} 8355

I, Robert M. Braach, hereby certify that I am the duly elected, qualified and acting Secretary of TriData Systems Inc., a corporation organized, validly existing and in good standing under the laws of the State of Montana (the "Corporation").

I further certify that the Corporation is authorized to conduct business in the following states:

MT

I further certify that the following individuals:

Robert M. Braach and Joanna D. Giffin

have been authorized by all required corporate action to:

1. Deposit funds of the Corporation in the name of the Corporation with U. S. Bank, N.A. (the "Bank"), subject to the present and future rules and regulations of the Bank;
2. Execute checks, drafts, bills of exchange, acceptances and other instruments and orders for the payment of money on behalf of the Corporation for the withdrawal of the Corporation's funds so deposited, including those checks and other instruments or orders for the payment of money drawn to the individual order of any such officer and/or person signing the same, without further inquiry or regard to the authority of said officer or the use of said checks or other instruments or orders for the payment of money, or the proceeds thereof; and
3. Give instructions with respect to the account(s) of the Corporation and to enter into agreements relating to the account(s) of the Corporation on behalf of the Corporation upon such terms and conditions as they may deem appropriate.

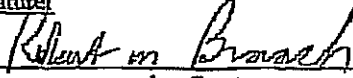

I further certify that the following individuals:

Robert M. Braach and Joanna D. Giffin

have been authorized by all required corporate action to apply for and receive letters of credit and to borrow from time to time from the Bank, on behalf of the Corporation, such sums of money, for such times and upon such terms as may be advisable to such officer(s) or person(s); to pledge any property belonging to the Corporation as security to the Bank under such terms and conditions as may be advisable to such officer(s) or person(s); and to execute and deliver any and all notes, agreements or other documents necessary for such borrowing or security on behalf of the Corporation.


I further certify that the foregoing authorities vested in the said individuals or officers have not been revoked, modified, annulled or amended in any manner whatsoever; the foregoing authorities shall remain in full force and effect until revoked in writing by the Corporation; the foregoing authorities do not conflict with the articles of incorporation, by-laws or code of regulations of the Corporation; and that all documents executed or orders issued by said individuals or officers on behalf of the Corporation represent valid and binding obligations of the Corporation.

I further certify that each person listed below holds the office in the Corporation indicated opposite his/her name on the date hereof and that the signature appearing opposite his/her name is a genuine specimen signature of each such person:

<u>Name:</u>	<u>Title:</u>	<u>Signature:</u>
Robert M. Braach	Signer with Access	
Joanna D. Giffin	Signer with Access	
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Note: Additional corporate officers and their signatures may be noted on an attachment, if required.

IN WITNESS WHEREOF, this Corporate Authorization has been executed this 16 day of December, 2009.


Secretary

U.S. BANK, N.A.		CDD 0525	
ACCOUNT NAME *TRUDATA SYSTEMS, INC			
AC NAME 1	JOANNA D GIFFIN	SWL	AC # REDACTED 8355
AC NAME 2	ROBERT M BRAACH	SWL	AMT OF INITIAL DEPOSIT \$ 500.00
AC NAME 3			AMOUNT OF CHECK \$
AC NAME 4			BANK
AC NAME 5			
ADDRESS 2120 S RESERVE ST PMB 365			HOLD <input type="checkbox"/>
CITY MISSOULA	STATE MT	ZIP 598016451	PHONE REDACTED REDACTE NO. YEARS 1
TYPE OF BUSINESS TELEPHONE DATA SYSTEMS		TAX ID #/EN # REDACTED	
TYPE OF ACCOUNT	FREE SMALL BUSINESS CKONG	SIGNATURES REQUIRED <input type="checkbox"/> RPM 1	EXISTING CUSTOMER COURTESY CARD
OWNERSHIP limited liability company (LLC) Inc.			
OTHER SERVICES		OFFICE 05267	
RESIDENCE			
RESIDENCE PHONE REDACTED			VERIFIED <input type="checkbox"/>
ID TYPE	ISSUE DATE REDACTED	EXP DATE REDACTED	CARD NO.
DATE OPENED: 20091216 TIME OPENED: 15:02 OPENED BY: MACHO, KARLA A. [01]			



The bank is hereby authorized to recognize the signature(s) subscribed below in the payment of funds or the transaction of any business for this account. All transactions shall be governed by applicable laws and the bank's terms (copy acknowledged as received hereon) that pertain to the type of account and style of ownership indicated on this card. Upon the request of the bank, any consumer reporting agency is hereby instructed to furnish a consumer report relating to the undersigned to the bank. Holder is responsible for authentication of signatures when authentication is required. By signing this signature card, you are also acknowledging your express consent to the terms and conditions in your applicable account agreement, including but not limited to our policies on funds availability and our cellular phone contact policy.

<input type="checkbox"/> MR.	<input type="checkbox"/> MB	SIGNATURE OF ACCOUNT NAME 1 (DO NOT PRINT)	
<input type="checkbox"/> MRS.	<input checked="" type="checkbox"/> MISS	<i>Jonathan Miller</i>	Since 1988 mt no records found <i>CF 12/10</i>
<input checked="" type="checkbox"/> MR.	<input type="checkbox"/> MS	SIGNATURE OF ACCOUNT NAME 2 (DO NOT PRINT)	
<input type="checkbox"/> MRS.	<input type="checkbox"/> MISS	<i>Robert M Bravich</i>	known & existing <i>CF 12/10</i>
<input type="checkbox"/> MR.	<input type="checkbox"/> MB	SIGNATURE OF ACCOUNT NAME 3 (DO NOT PRINT)	
<input type="checkbox"/> MRS.	<input type="checkbox"/> MISS	SIGNATURE OF ACCOUNT NAME 4 (DO NOT PRINT)	
<input type="checkbox"/> MR.	<input type="checkbox"/> MS		
<input type="checkbox"/> MRS.	<input type="checkbox"/> MISS		

REMARKS

Certification: Under penalties of perjury, I certify that:

- (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- (2) I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- (3) I am a U.S. citizen or other U.S. person.
- (4) I am an exempt payee. To claim the exemption, you must check this box

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividend you are not required to sign this Certification, but you must provide your correct TIN.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Signature of U.S. Person *Robert M Bravich* Date *12/10/09*

Transfers from Emerica Media account ending in 5789 to Tri Data Systems account ending 8355

Date	Amount
12/22/2011	\$36,000.00
11/18/2011	\$30,000.00
11/4/2011	\$32,565.23
11/18/2011	\$25,000.00
9/29/2011	\$31,818.29
8/5/2011	\$35,770.64
6/3/2011	\$104,318.70
6/7/2011	\$52,723.96
5/20/2011	\$10,000.00
5/23/2011	\$41,500.00
4/11/2011	\$60,000.00
12/30/2010	\$47,106.04
12/20/2010	\$75,184.87
4/13/2010	\$159,798.94
12/30/2009	\$1,047,000.00
Total Transfers 1	\$1,788,786.67

U.S. Bank Confidential Communication



Requested by: Carolyn Lieberman

This check image contains confidential information. If you print this image, please store it in a secure place to avoid unauthorized usage of this information. Increased security awareness when discarding or destroying this document is recommended.

Item #1
 Account No.: 1045 Check No.: REDACTED Sequence No.: REDACTED
 Amount: \$927000.00 Routing No.: REDACTED Date: 01/13/2010

Front:

ALL ITEMS ARE ACCEPTED SUBJECT TO OUR RULES AND REGULATIONS APPLICABLE TO THE ACCOUNT.

usbank COUNTER DEPOSIT

CASH >
 CHECK
 CHECK OR TOTAL FROM OTHER SIDE

DATE: 01/13/2010 *Tridata*

DEPOSIT TO THE ACCOUNT OF: Steven Sam

SIGN ABOVE FOR CASH RECEIVED: REDACTED ACCOUNT NUMBER: 1045

* REDACTED \$ 927000.00

REPOSIT

01/13/2010 01:22*USB
 REDACTED 1045 H
 \$927,000.00

REDACTED REDACTED 1045 8,0092700000

Back:

REDACTED REDACTED REDACTED

JAN 13 10

US BANK

U.S. Bank Confidential Communication



Requested by: Carolyn Lieberman

This check image contains confidential information. If you print this image, please store it in a secure place to avoid unauthorized usage of this information. Increased security awareness when discarding or destroying this document is recommended.

Item #2	Account No.: REDACTED 8355	Check No.: 1002	Sequence No.: REDACTED
Amount: \$927000.00	Routing No.: REDACTED	Date: 01/13/2010	
Front:			
TRIDATA SYTEMS, INC 2120 S RESERVE ST PMB 235 MISSOULA, MT 59801		US BANK 83-381228	1002
PAY TO THE ORDER OF Steven V Sann		\$ 927,000.00	1/13/2010
Nine Hundred Twenty-Seven Thousand and 00/100		DOLLARS	
Steven V Sann		AUTHORIZED SIGNATURE [Signature]	
MEMO REDACTED		REDACTED 8355	01/13/2010 01:22 USB REDACTED 8355
Back:			
REDACTED		REDACTED REDACTED	CREDIT TO THE ACCOUNT OF THE WITHIN NAMED PAYEE Absence of Endorsement Guarantees U.S. Bank REDACTED

EMERICA MEDIA CORPORATION
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

US BANK NATIONAL ASSOCIATION
83-38929

4659

12/30/2009

PAY TO THE ORDER OF Bibliologic

\$ 50,000.00

Fifty Thousand and 00/100*****

DOLLARS

Bibliologic

MEMO

REDACTED

00159 REDACTED REDACTED 12/31/2009 12:07 USB
INCLP REDACTED REDACTED H
AUG 26 2009 10:00
⑈0005000000⑈

Details on Back

Security Features Included

REDACTED

REDACTED

DEC 31 2009

REDACTED
CREDITED TO ACCOUNT OF
THE WIFE OF [REDACTED] PAYEE
ABSENCE OF EVIDENCE WARRANTED
US Bank
REDACTED

REDACTED

EMERICA MEDIA CORPORATION
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

US BANK NATIONAL ASSOCIATION
83-38/929

4922

12/30/2010

PAY TO THE ORDER OF Bibliologic

\$ 1,000,000.00

One Million and 00/100*****

DOLLARS

Bibliologic
2120 S Reserve St PMB 365
Missoula, MT 59806

MEMO

REDACTED

12/31/2010 05:33 USB
HOLD
AUTHORIZED SIGNATURE

⑈0100000000⑈

Details on Back
Security Features Included

REDACTED

DEC 31 10

Deposit Only
CREDITED TO THE ACCOUNT OF
THEMS HOLDING PART 2
ABSENCE OF ENDORSEMENT GUARANTEED
US Bank

REDACTED

BIBLIOLOGIC LTD
2120 S RESERVE ST PMB 365
MISSOULA, MT 59801

US BANK
93-38/929

1022

REDACT

8/11/2011

PAY TO THE
ORDER OF Charles Schwab & Co., Inc

\$ 750,000.00

REDACT

Details on Back

Seven Hundred Fifty Thousand and 00/100

DOLLARS

Charles Schwab & Co., Inc

REDACT

Security Features Included

MEMO

REDACTED

Robert M. Bernack
AUTHORIZED SIGNATURE

83221*

BIBLIOLOGIC LTD

1022

Charles Schwab & Co., Inc

8/11/2011

750,000.00

US Bank

750,000.00



Business Statement

P.O. Box 1800
Saint Paul, Minnesota 55101-0800
5267 IMG Y STD1

Account Number:
REDACTED 8322
Statement Period:
Feb. 1, 2011
through
Feb. 28, 2011



REDACTED
BIBLIOLOGIC LTD
2120 S RESERVE ST PMB 210
MISSOULA MT 59801-6451

To Contact U.S. Bank

24-Hour Business Solutions: 1-800-673-3555

Telecommunications Device for the Deaf: 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

If you use Treasury Management or Cash Management Services please note that your Terms & Conditions may have changed, effective January 31, 2011. You can view the new Terms & Conditions at usbank.com/termsandconditions. Log into this secure Web site using the access code: terms2011. If you are unable to access the Internet or this information, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service Team for assistance.

U.S. Bank makes every effort to keep you informed of important information about your business checking and savings accounts. Our funds availability policy is available for review at any time at: usbank.com/fundsavailable

FUNDS AVAILABILITY - RETAIL CONSUMER, SMALL BUSINESS AND COMMERCIAL ACCOUNTS
Our general availability policy is to make funds available to you on the first business day after the day of deposit. We generally make some portion of a day's deposits available for withdrawal immediately.

IMMEDIATE AVAILABILITY - ALL ACCOUNTS
The following types of deposits will usually be available for withdrawal immediately:

- Cash (if deposited in person to an employee of ours);
Electronic direct deposits;
Wire transfers; and
The first \$100 from the aggregate of all other deposits made on any given day.

Generally, ATM, on-us checks, money orders, certified, cashier's and teller checks receive same day availability for deposits.

For more details about funds availability, please visit usbank.com/fundsavailable

BUSINESS EDGE CHECKING

U.S. Bank National Association

Member FDIC
Account Number REDACTED 8322

Account Summary

Table with 3 columns: Description, # Items, Amount. Rows include Beginning Balance on Feb. 1, Other Withdrawals, and Ending Balance on Feb. 28, 2011.

Other Withdrawals

Table with 5 columns: Date, Description of Transaction, Ref Number, Amount. Includes a row for Internet Banking Transfer and a Total Other Withdrawals row.

Balance Summary

Table with 2 columns: Date, Ending Balance. Row for Feb. 15 with ending balance of 1,009,040.80.

Balances only appear for days reflecting change.



P.O. Box 1800
 Saint Paul, Minnesota 55101-0800
 5267 IMG Y ST01

Business Statement

Account Number:
 REDACTED 8322
 Statement Period:
 Oct 3, 2011
 through
 Oct 31, 2011

Page 1 of 1



REDACTED
 BIBLIOLOGIC LTD
 2120 S RESERVE ST PMB 210
 MISSOULA MT 59801-6451

To Contact U.S. Bank
24-Hour Business Solutions: 1-800-673-3555
Telecommunications Device for the Deaf: 1-800-685-5065
Internet: usbank.com

BUSINESS-EDGE CHECKING

U.S. Bank National Association

Member FDIC
 Account Number REDACTED 8322

Account Summary

	# Items		
Beginning Balance on Oct 3		\$	258,750.80
Other Withdrawals	1		100,000.00-
Ending Balance on Oct 31, 2011		\$	158,750.80

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Oct 19	Internet Banking Transfer To Account REDACTED 7337		\$ 100,000.00-
Total Other Withdrawals			\$ 100,000.00-

Balance Summary

Date	Ending Balance
Oct 19	158,750.80

Balances only appear for days reflecting change.

Office of Corporate Counsel
211 Main St, San Francisco, CA 94105-1905
Tel (877) 243-9263 Fax (888) 368-6355

DECLARATION

I, the undersigned declare:

1. I am a qualified witness of Charles Schwab & Co., Inc. and I am duly authorized to certify the records enclosed herein.
2. The copies of records enclosed herein are true and correct copies of all the records that Charles Schwab & Co., Inc. presently has in its possession described in the document request served upon Charles Schwab & Co., Inc.
3. The records were made, prepared and maintained by the personnel of the business in the ordinary course of business at or near the time of the act, condition, or event to which they relate.

Executed on August 7, 2012, at San Francisco, California.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct.



Andrew Miller, Legal Clerk
Office of Corporate Counsel

Schwab One® Organization Account Application

charles SCHWAB

- Please review the Organization Account Guide prior to completing this application to determine what forms are required to open your particular organization account type. For trusts, qualified plans or non-U.S. organizations, do not use this form. Contact us for the correct application.
- \$1,000 minimum deposit required to open an account, or \$100 monthly transfer through either direct deposit or Schwab MoneyLink®
- Pooled Investment Vehicles are not eligible for the Schwab One Organization Account. A Pooled Investment Vehicle is a privately offered investment vehicle that pools assets of multiple clients/ investors to engage in investment activities.

www.schwab.com
 1-800-435-4000 (inside the U.S.)
 +1-415-667-8400 (outside the U.S.)
 1-888-686-6916 (multilingual services)
 Page 1 of 4

1. Account Information (Required)

Complete all sections below. We respect your privacy. Charles Schwab & Co., Inc. ("Schwab") will use the information you provide to open and service your accounts, communicate with you, and provide information about products and services. Read about Schwab's privacy policy at www.schwab.com/privacy. As required by federal law, Schwab will use the information provided below to verify your identity.

Account Type Select only one.

- Corporation
 Partnership
 Limited Liability Company
 Charity/Non-Profit
 Investment Club
 Sole Proprietorship
 Non-Incorporated
 "Doing Business As" (DBA)

Organization Information

Name of Organization Bibliologic LTD	Organization Telephone Number ()	Tax ID Number REDACTED
Organization Street Address (no P.O. boxes) 2120 S Reserve St PMB 365	Country of Legal Establishment <input checked="" type="checkbox"/> USA <input type="checkbox"/> Other: _____	
City Missoula	State MT	Zip Code 59801
Mailing Address (if different from above; P.O. boxes may be used) City State Zip Code	State of Incorporation	
List all publicly traded companies in which the organization is a 10% shareholder. Please specify:	Email Address* (Required to update your account on the web.) Steve @ emericamedia.com	

Is this organization a broker-dealer? If so, is this a proprietary account?

Authorized Agent Information List all individuals authorized to place trade orders, withdraw funds and transact other business relating to the account. Individuals listed must also be identified on any additional required documents as specified in the Schwab One Organization Account Guide.

Name (First) Steve	(Middle) V	(Last) Saan
Home/Legal Street Address (no P.O. boxes) 101 Penn Ln		
City Stevensville	State MT	Zip Code 59870
Mailing Address (if different from above; P.O. boxes may be used) City State Zip Code		
Home Telephone Number (406) REDACTED	Business Telephone Number (406) REDACTED	Cellular Telephone Number (406) REDACTED
Email Address* (Required to update your account on the web.) Steve @ emericamedia.com		
Social Security/Tax ID Number REDACTED	Date of Birth (mm/dd/yyyy) REDACTED	Mother's Maiden Name REDACTED
ID Number REDACTED	<input checked="" type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport	
Place of Issuance NV	Expiration Date (mm/dd/yyyy) REDACTED	
Country(ies) of Citizenship (Must list all.) <input checked="" type="checkbox"/> USA <input type="checkbox"/> Other: _____	Country of Legal Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	

Name (First)	(Middle)	(Last)
Home/Legal Street Address (no P.O. boxes)		
City	State	Zip Code
Mailing Address (if different from above; P.O. boxes may be used) City State Zip Code		
Home Telephone Number	Business Telephone Number	Cellular Telephone Number
Email Address* (Required to update your account on the web.)		
Social Security/Tax ID Number	Date of Birth (mm/dd/yyyy)	Mother's Maiden Name
ID Number	<input type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport	
Place of Issuance	Expiration Date (mm/dd/yyyy)	
Country(ies) of Citizenship (Must list all.)	Country of Legal Residence	

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not employed	
Employer Emeric Media Corp	Occupation/Position President
Business Street Address City State Zip Code 2120 S Reserve St PMB 210 MPA MT 59701	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)	
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name and trading symbol _____.)	
Marital Status <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Number of Dependents 2

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not employed	
Employer	Occupation/Position
Business Street Address City State Zip Code	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)	
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name and trading symbol _____.)	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Number of Dependents

*By providing your email address, you are consenting to receive email from Schwab. Information about opting out of certain email communications is provided at www.schwab.com/privacy.



1. Account Information (Continued)

Additional Authorized Agent Information

Name (First) (Middle) (Last)		
Home/Legal Street Address (no P.O. boxes)		
City	State	Zip Code
Mailing Address (if different from above; P.O. boxes may be used) City State Zip Code		
Home Telephone Number () () () ()	Business Telephone Number () () () ()	Cellular Telephone Number () () () ()
Email Address* (Required to update your account on the web.)		
Social Security/Tax ID Number	Date of Birth (mm/dd/yyyy)	Mother's Maiden Name
ID Number	<input type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport <input type="checkbox"/> Military	
Place of Issuance	Expiration Date (mm/dd/yyyy)	
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	Country of Legal Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	

Name (First) (Middle) (Last)		
Home/Legal Street Address (no P.O. boxes)		
City	State	Zip Code
Mailing Address (if different from above; P.O. boxes may be used) City State Zip Code		
Home Telephone Number () () () ()	Business Telephone Number () () () ()	Cellular Telephone Number () () () ()
Email Address* (Required to update your account on the web.)		
Social Security/Tax ID Number	Date of Birth (mm/dd/yyyy)	Mother's Maiden Name
ID Number	<input type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport <input type="checkbox"/> Military	
Place of Issuance	Expiration Date (mm/dd/yyyy)	
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	Country of Legal Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not employed	
Employer	Occupation/Position
Business Street Address	City State Zip Code
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)	
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Number of Dependents

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not employed	
Employer	Occupation/Position
Business Street Address	City State Zip Code
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)	
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	Number of Dependents

*By providing your email address, you are consenting to receive email from Schwab. Information about opting out of certain email communications is provided at www.schwab.com/privacy.

2. Investment Profile

Investment Experience:	Annual Income of Organization:	Liquid Net Worth of Organization:
Agent 1 <input type="checkbox"/> Agent 2 <input type="checkbox"/> Agent 3 <input type="checkbox"/> Agent 4 <input type="checkbox"/>	<input type="checkbox"/> Under \$15,000	<input type="checkbox"/> Under \$25,000
<input type="checkbox"/> None	<input type="checkbox"/> \$15,000-\$24,999	<input type="checkbox"/> \$25,000-\$49,999
<input type="checkbox"/> Limited	<input type="checkbox"/> \$25,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999
<input checked="" type="checkbox"/> Good	<input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$100,000-\$249,999
<input type="checkbox"/> Extensive	<input checked="" type="checkbox"/> \$100,000 or More	<input checked="" type="checkbox"/> \$250,000 or More
		Specify: + 1,000,000 +

3. Overall Investment Objective of Account

Capital Preservation Income Growth Speculation

FOR CHARLES SCHWAB USE ONLY:									
Branch Office and Account Number									

4. Brokerage Features

Margin

A margin account allows you to borrow against your eligible securities. You can use a margin loan to purchase additional securities, to sell securities short, to obtain short-term financing or as a source of overdraft protection. To better understand the benefits and risks of margin, please refer to the Margin Borrowing at Schwab: Overview and Disclosure Statement and the Schwab One® Account Agreement. To learn more about margin, we encourage you to use the educational materials available at www.schwab.com/marginloans.

Margin is automatically included unless you check this box. Do NOT add margin.

Cash Features

The Schwab One Interest feature is automatically included on your account. This feature pays interest on the uninvested cash in your account. Rates are set by Schwab and are generally based on your Household Balances. Sole proprietors who are individuals residing in the U.S. may alternatively request that their uninvested cash be swept to Charles Schwab Bank, an FDIC-insured institution affiliated with Schwab.*

Clients with \$500,000 or more in Household Balances may request a sweep money market fund as an alternative by speaking to their Schwab representative. The yields of sweep money market funds are generally higher than interest rates offered by either Schwab or Schwab Bank.

Schwab's Cash Features are further described in Schwab's Cash Features Disclosure Statement for Individual Investors, which you will receive at account opening. Please contact Schwab for current information on interest rates and money market yields.

*Funds deposited at Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 (when aggregated with all other deposits held by you in the same capacity at Schwab Bank). For more information, please see the Cash Features Disclosure Statement for Individual Investors.

Electronic Trade Confirmations ("eConfirms")

If you have provided your email address, you will soon receive an email that will tell you how to receive paperless trade confirmations and the associated prospectuses and disclosures by email. Until we receive a response to our email, you will receive paper trade confirmations and disclosures through the U.S. mail. You may enroll in our electronic delivery services or return to delivery through the U.S. mail at any time by indicating your preferences online.

No, at this time I do not want eConfirms.

Checks and Visa® Debit Cards

Select one of the following options if you want to access the cash in your Schwab One Organization account, as applicable.

For all account types:

Checks

For Sole Proprietorship accounts only (Visa Debit Cards not available for any other account type):

Checks Checks and Visa Debit Card

Upon receipt of your starter checks, you may contact a Schwab representative to order additional standard checks at no cost.

5. Fund Your Account

Check or money order made payable to Charles Schwab & Co., Inc. enclosed for \$ _____.

Transfer Your Account form enclosed.

Electronic transfer via Schwab MoneyLink® (Schwab MoneyLink Electronic Funds Transfer Enrollment Form enclosed).



6. Authorization to Open Account

By signing this application, you acknowledge that you have received and read a copy of the attached Application Agreement, which contains a predispute arbitration provision. You acknowledge that your signature signifies and constitutes your agreement that this account and your relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One® Account Agreement and the Charles Schwab Pricing Guide, each as amended from time to time (the "Agreement and Disclosures").

You understand there are fees associated with establishing, maintaining, engaging in transactions in, and transferring assets out of this account. Unless you have declined the margin feature, you acknowledge that securities

securing loans from Schwab may be lent to Schwab and lent by Schwab to others. You also acknowledge that if you trade "on margin," you are borrowing money from Schwab and that you understand the requirements and risks associated with margin borrowing as summarized in the "Margin Borrowing at Schwab: Overview and Disclosure Statement" included with this application.

You also acknowledge that the securities products purchased or sold in a transaction with Schwab (i) are not insured by the Federal Deposit Insurance Corporation ("FDIC"); (ii) are not deposits or other obligations of Schwab and are not guaranteed by Schwab Bank; and (iii) are subject to investment risks, including possible loss of the principal invested. You also certify that this account is not a Pooled Investment

Vehicle. A Pooled Investment Vehicle is a privately offered investment vehicle that pools assets of multiple clients/investors to engage in investment activities.

For purposes of this Account Application and the attached Application Agreement, the terms "you," "your" and "Account Holder" refer to each person who signs this Account Application and apply with respect to both a person's individual capacity as well as any applicable representative or fiduciary capacity. When the legal owner of assets in the Account is not a natural person, the terms "you," "your" and "Account Holder" also refer to such legal owner. The terms "we," "us," "our" and "Schwab" refer to Charles Schwab & Co., Inc. The term "Schwab Bank" refers to Charles Schwab Bank.

You certify under penalty of perjury that (1) the number shown on this Application is your correct taxpayer number; (2) you are not subject to back-up withholding because (a) you are exempt from back-up withholding, or (b) you have not been notified by the Internal Revenue Service (IRS) that you are subject to back-up withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified you that you are no longer subject to back-up withholding; and (3) you are a U.S. person (a U.S. citizen or U.S. resident alien). (You understand that if you have been notified by the IRS that you are subject to back-up withholding as a result of dividend or interest underreporting and you have not received a notice from the IRS advising you that back-up withholding is terminated, you must strike or cross out the information contained in Item 2 above.) The IRS does not require your consent to any provision of this document other than the certification required to avoid back-up withholding.

THE AGREEMENT WITH SCHWAB INCLUDES A PREDISPUTE ARBITRATION CLAUSE. YOU ACKNOWLEDGE RECEIPT OF THE PREDISPUTE ARBITRATION CLAUSE CONTAINED IN SECTION 15, PAGE 2, OF THE SCHWAB ONE ORGANIZATION ACCOUNT APPLICATION AGREEMENT.

PLEASE SIGN AND DATE BELOW IN BLUE OR BLACK INK ONLY. Your signature below will also serve as a signature card.

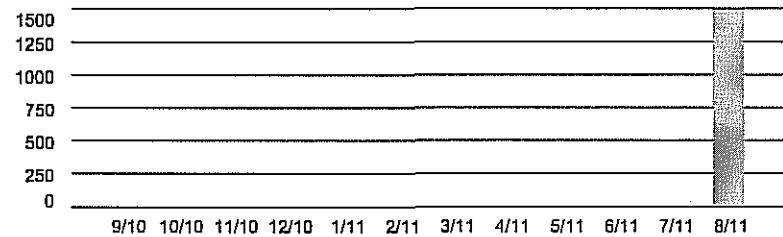
Signature(s) and Date(s) Required All Authorized Agents must sign.

<input checked="" type="checkbox"/> <i>Steven V. Samra</i> Authorized Agent Signature	<i>8-11-11</i> Date	<input checked="" type="checkbox"/> Authorized Agent Signature	
<input checked="" type="checkbox"/> Authorized Agent Signature		<input checked="" type="checkbox"/> Authorized Agent Signature	

FOR CHARLES SCHWAB USE ONLY:											
Branch Office and Account Number										DDA Number	
Customer ID Number										Source Code	
Approved By										Print Name of Approver	Date

Change in Account Value	This Period	Year to Date
Starting Value	\$ 0.00	\$ 0.00
Cash Value of Purchases & Sales	0.00	0.00
Investments Purchased/Sold	0.00	0.00
Deposits & Withdrawals	1,495,000.00	1,495,000.00
Dividends & Interest	4.34	4.34
Fees & Charges	0.00	0.00
Transfers	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	0.00	0.00
Ending Value on 08/31/2011	\$ 1,495,004.34	\$ 1,495,004.34
Total Change in Account Value (Totals include Deposits & Withdrawals)	\$ 1,495,004.34	\$ 1,495,004.34

Account Value (\$) Over Last 12 Months [in Thousands]



Asset Composition	Market Value	% of Account Assets
Cash	\$ 1,495,004.34	100%
Total Assets Long	\$ 1,495,004.34	
Total Account Value	\$ 1,495,004.34	100%

Gain or (Loss) Summary

Realized Gain or (Loss) This Period

Complete realized gain/loss information may be unavailable for this statement period. This information will be reported beginning with your next statement.

Unrealized Gain or (Loss)

All Investments \$0.00
Values may not reflect all of your gains/losses.

PX 12, Att. 46, p. 000854

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CT8R4802-002923 165578



REDACTED

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Schwab One® Account of
BIBLIOLOGIC LTD

Account Number
REDACTED REDACTED 98

Statement Period
August 15-31, 2011

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Schwab One Interest	0.00	4.34	0.00	4.34
Total Income	0.00	4.34	0.00	4.34

Investment Detail - Cash

Cash	Market Value	% of Account Assets
Cash	1,495,004.34	100%
Total Cash	1,495,004.34	100%
Total Cash	1,495,004.34	100%

Total Investment Detail	1,495,004.34
Total Account Value	1,495,004.34
Total Cost Basis	N/A

Transaction Detail - Deposits & Withdrawals

Transaction Process	Date	Date	Activity	Description	Location	Credit/(Debit)
	08/15/11	08/15/11	Funds Received	FUNDS RECEIVED		750,000.00
	08/23/11	08/23/11	Funds Received	WIRED FUNDS RECEIVED		745,000.00
Total Deposits & Withdrawals						1,495,000.00

The total deposits activity for the statement period was \$1,495,000.00. The total withdrawals activity for the statement period was \$0.00.

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTBR4802-002923 165579

PX 12, Att. 46, p. 000855

November 29, 2011

Questions: 1-877-742-9488

REDACTED

Bibliologic Ltd
2120 S. Reserve St. #Pmb 210
Missoula, MT 59801

Account ending in: 098

Confirmation: We've moved money out of your account as you requested.

We're writing to let you know that we've received and processed your authorization to move money out of your account. We've transferred these funds as described below.

Your next steps.

Please review the information that follows to make sure it's correct. If you notice any errors, would like to obtain a copy of your signed authorization, or have any other questions about the authorization you gave Schwab for this transaction, please call us immediately at 1-877-742-9488. Please note that this transaction will be deemed final and authorized by you, unless you notify Schwab to the contrary within ten calendar days of your receipt of this letter.

Wire transfer(s)

Reference: REDACTED

To the account of MICHAEL J. SHERWOOD P.C. at FIRST INTERSTATE BANK
Account ending in: 490

Cash transfer amount requested: \$125,000.00

Reference: REDACTED

To the account of STEVEN SANN at OLSHAN
Account ending in: 371

Cash transfer amount requested: \$100,000.00

Reference: REDACTED

To the account of WORDEN THANE PC at FIRST INTERSTATE BANK
Account ending in: 82

Cash transfer amount requested: \$75,000.00

Reference: REDACTED

To the account of THE NICE LAW FIRM LLP at PNC BANK, NATIONAL ASSOCIATION
Account ending in: 847

Cash transfer amount requested: \$50,000.00

November 30, 2011

Questions: 1-877-742-9488

REDACTED

Bibliologic Ltd
2120 S. Reserve St. #Pmb 210
Missoula, MT 59801

Account ending in: 098

Confirmation: We've moved money out of your account as you requested.

We're writing to let you know that we've received and processed your authorization to move money out of your account. We've transferred these funds as described below.

Your next steps.

Please review the information that follows to make sure it's correct. If you notice any errors, would like to obtain a copy of your signed authorization, or have any other questions about the authorization you gave Schwab for this transaction, please call us immediately at 1-877-742-9488. Please note that this transaction will be deemed final and authorized by you, unless you notify Schwab to the contrary within ten calendar days of your receipt of this letter.

Wire transfer(s)

Reference: REDACTED

To the account of DATSOPOULOS, MACDONALD AND LIND PC at FIRST INTERSTATE BANK
Account ending in: 960

Cash transfer amount requested: \$75,000.00

Thank you for investing with Schwab. We appreciate your business and look forward to serving you in the future.

Please note that the transaction amounts above do not reflect transaction fees.

Letter of Authorization Form for Wire Transfers

charles SCHWAB

- Do NOT use this form for retirement and Schwab Bank accounts. Visit www.schwab.com for the IRA distribution and Schwab Bank wire request forms.
- We may need to confirm your instructions prior to processing your request. To avoid delay, please complete all required fields and provide all telephone numbers requested in Section 2.
- To give us time to process your request for a transfer, we must receive your request prior to 11:00 a.m. PT (2:00 p.m. ET) on the date of the proposed transfer. Fax to 1-877-553-7692.

www.schwab.com
 1-877-258-7774 (wire questions)
 1-800-435-4000 (other services)
 1-888-686-6916 (multilingual services)
 Page 1 of 2

1. Type of Letter of Authorization (Select one.)

- One-time Standing instructions (Allows you to conveniently deliver future wire requests by telephone according to the terms in Section 4.)
 Note: Custodial accounts are not eligible for standing instructions.

2. Schwab Account Information

Routing Account Number REDACTED	Home Telephone Number REDACTED	Business Telephone Number (408) REDACTED	International Telephone Number Where You Can Be Reached Immediately REDACTED
Name(s) on Account (List all names as they appear on your Schwab statement.) Bibliologic Ltd.			

3. Receiving Bank Information (For examples, see Section 5.)

Amount to Be Wired 75,000.00	<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (indicate currency type and amount)	Wire Transfer Fee: \$25
Receiving Bank Name First Interstate	Federal Reserve Bank Telephone Number 406 523 4200	
Federal ABA Number of Receiving Bank* (9-digit number; please verify with bank.) REDACTED	If Foreign Wire, SWIFT Code and/or Routing Numbers of Receiving Bank* (Please verify with bank.)	
Account Number* (Bank's account number) REDACTED	Receiving Bank Address (required for foreign bank) 101 E. Front St. Missoula, MT. 59802	
Name(s) on Receiving Bank Account (registration) Datsopoulos, MacDonald & Lind PC		
Address of Account Holder at Receiving Bank, if different from Schwab account registration (example: beneficiary address or address of foreign company, brokerage firm/credit union. If for further credit.) 201 W Main Street Suite 201 Missoula, Montana 59802		
For Further Credit Account Number, if applicable (example: escrow account number)		Fedwire Company Telephone Number, if applicable (408) REDACTED
Name of Final Beneficiary, if applicable (for further credit)	Address of Final Beneficiary, if applicable (required for further credit and if Final Beneficiary is different from Schwab account registration.) Steven Sarr 2120 S Reserve St PMB 210 Missoula MT 59802	

*To avoid delay, please contact receiving financial institution for accurate routing information.

4. Please Read and Sign

Please note: Schwab cannot guarantee that the receiving bank will post the wired funds for same-business-day credit. However, in most instances within the U.S., transfers are received by the receiving bank on the same business day that Schwab wires them. Funds must be cleared on date of the proposed transfer, or my wire may be delayed. In order to withdraw funds within the first 90 days after the account was opened, I may be required to provide additional information. I understand that wiring funds outside of the U.S. may take longer to initiate and three to five business days to complete.

I authorize Charles Schwab & Co., Inc. to wire funds from my Schwab account pursuant to the above instructions.

For standing instructions only: I understand that Schwab may accept future requests to wire funds from my account according to the above

instructions. Such requests may be made by any person having signing authority with respect to my Schwab account and may be delivered orally, in person or by telephone, or may be transmitted by facsimile or delivered in a signed writing.

I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage or liability arising out of or resulting from any action taken by Schwab in reliance upon instructions provided under this Letter of Authorization that Schwab in good faith believes to be genuine.

I understand that these instructions are permanent unless changed or revoked by any person with signing authority to my Schwab account, and that Schwab reserves the right to decline to act on these instructions at any time without prior notice. If I change the above instructions, I understand that Schwab may

require the new instructions in writing.

If a request for a transfer involves a currency other than U.S. dollars, my funds will be exchanged for such other currency at the current rate of exchange on or before the transfer date, in accordance with normal Schwab procedures. Currency exchange rates fluctuate over time, and I acknowledge and accept the risks of such fluctuations between the time I initiate a request for a transfer and the time the transfer is either completed or is unwound due to a cancellation, an amendment, a rejection or a return.

Please note: If this is a Custodial account, I acknowledge and agree that any funds wired out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

Signature(s) and Date(s) Required

X *Steven Sarr* 11/28/11 X
 Account Holder Signature Date Additional Account Holder/Direct Authorized Agent Signature Date

FOR CHARLES SCHWAB USE ONLY:
 Confirmation not requested:



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Letter of Authorization Form for Wire Transfers

charles SCHWAB

- Do NOT use this form for retirement and Schwab Bank accounts. Visit www.schwab.com for the IRA distribution and Schwab Bank wire request forms.
- We may need to confirm your instructions prior to processing your request. To avoid delay, please complete all required fields and provide all telephone numbers requested in Section 2.
- To give us time to process your request for a transfer, we must receive your request prior to 11:00 a.m. PT (2:00 p.m. ET) on the date of the proposed transfer. Fax to 1-877-553-7692.

www.schwab.com
 1-877-258-7774 (wire questions)
 1-800-496-4000 (other services)
 1-888-696-6916 (multilingual services)
 Page 1 of 2

1. Type of Letter of Authorization (Select one.)

- One-time Standing instructions (Allows you to conveniently deliver future wire requests by telephone according to the terms in Section 4.)
 Note: Custodial accounts are not eligible for standing instructions.

2. Schwab Account Information

REDACTED	Phone Telephone Number (405) REDACTED	Business Telephone Number (405) REDACTED	Alternate Telephone Number Where You Can Be Reached Immediately (317) REDACTED
Name(s) on account (List all names as they appear on your Schwab statement.) Bibliologic Ltd.			

3. Receiving Bank Information (For examples, see Section 5.)

Amount in US Dollars 100,000.00	<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (Indicate currency type and amount.)	Wire Transfer Fee: \$25
Receiving Bank Name TD Bank	Receiving Bank Telephone Number 212-651-2700	
Federal ABA Number of Receiving Bank - (Assign number, please verify with bank.) REDACTED	If Foreign Wire, SWIFT Code and/or Routing Number of Receiving Bank* (Please verify with bank.)	
Account Number at Receiving Bank REDACTED	Receiving Bank Address (required for Foreign Bank) 300 Delaware Ave. Wilmington, DE 19801	
Name(s) on Receiving Bank Account (registration) OLSHAN	Address of Account holder at Receiving Bank, if different from Schwab account registration (Example: bank street address or address of carew company/overseas firm/consul office, if for further credit) Park Avenue Tower 65 East 55th St New York, New York 10022	
For Further Credit Account Number, if applicable (Example: account number) REDACTED	Eswow Company Telephone Number, if applicable (212) REDACTED	
Name of Final Beneficiary, if applicable for further credit Steven Sahn	Address of Final Beneficiary, if applicable (Required for further credit and if final beneficiary is different from Schwab account registration.) 2120 S Reserve St PMB 210 Missoula MT 59802	

*To avoid delay, please contact receiving financial institution for accurate routing information.

4. Please Read and Sign

Please note, Schwab cannot guarantee that the receiving bank will post the wired funds for same-business-day credit. However, in most instances within the U.S., transfers are received by the receiving bank on the same business day that Schwab wires them. Funds must be cleared on date of the proposed transfer, or my wire may be delayed. In order to withdraw funds within the first 90 days after the account was opened, I may be required to provide additional information. I understand that wiring funds outside of the U.S. may take longer to initiate and three to five business days to complete.

I authorize Charles Schwab & Co., Inc. to wire funds from my Schwab account pursuant to the above instructions.

For standing instructions only: I understand that Schwab may accept future requests to wire funds from my account according to the above

instructions. Such requests may be made by any person having signing authority with respect to my Schwab account and may be delivered orally, in person or by telephone, or may be transmitted by facsimile or delivered in a signed writing.

I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage or liability arising out of or resulting from any action taken by Schwab in reliance upon instructions provided under this Letter of Authorization that Schwab in good faith believes to be genuine.

I understand that these instructions are permanent unless changed or revoked by any person with signing authority to my Schwab account, and that Schwab reserves the right to decline to act on these instructions at any time without prior notice. If I change the above instructions, I understand that Schwab may

require the new instructions in writing.

If a request for a transfer involves a currency other than U.S. dollars, my funds will be exchanged for such other currency at the current rate of exchange on or before the transfer date, in accordance with normal Schwab procedures. Currency exchange rates fluctuate over time, and I acknowledge and accept the risk of such fluctuations between the time I initiate a request for a transfer and the time the transfer is either completed or is unwound due to a cancellation, an amendment, a rejection or a return.

Please note: If this is a Custodial account, I acknowledge and agree that any funds wired out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

Signature(s) and Date(s) Required:

X *Steven V. Sahn* 11/28/11 X
 Account Holder Signature Date Additional Account Holder/Other Authorized Agent Signature Date

FOR CHARLES SCHWAB USE ONLY

Confirmation call requested

WB

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1/3 289309Z 3176303687 Conrad Indianapolis NOV-29-2011 02:03 PM

Letter of Authorization Form for Wire Transfers

charles SCHWAB

- Do NOT use this form for retirement and Schwab Bank accounts.
- Visit www.schwab.com for the IRA distribution and Schwab Bank wire request forms.
- We may need to confirm your instructions prior to processing your request. To avoid delay, please complete all required fields and provide all telephone numbers requested in Section 2.
- To give us time to process your request for a transfer, we must receive your request prior to 11:00 a.m. PT (2:00 p.m. ET) on the date of the proposed transfer. Fax to 1-877-553-7592.

www.schwab.com
 1-877-268-7774 (wire questions)
 1-800-435-4000 (other services)
 1-888-686-8916 (multilingual services)
 Page 1 of 2

1. Type of Letter of Authorization (Select one.)

- One-time Standing instructions (Allows you to conveniently deliver future wire requests by telephone according to the terms in Section 4.)
 Note: Custodial accounts are not eligible for standing instructions.

2. Schwab Account Information

REDACTED Schwab Account Number REDACTED 99	Home Telephone Number REDACTED	Business Telephone Number REDACTED	Alternate Telephone Number Where You Can Be Reached Immediately REDACTED
Name(s) on Account (List all names as they appear on your Schwab statement.) Bibliologic Ltd.			

3. Receiving Bank Information (For examples, see Section 5.)

Amount to Be Wired 75,000.00	<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (Indicate currency type and amount.)	Wire Transfer Fee: \$25
Receiving Bank Name First Interstate Bank	Receiving Bank Telephone Number 406 523 4200	
Federal ABA Number of Receiving Bank (ABA number please verify with bank.) REDACTED	If Foreign Wire, SWIFT Code and/or Routing Numbers of Receiving Bank* (Please verify with bank.)	
REDACTED	Receiving Bank Address (required for foreign bank) 101 E. Front St. Missoula, MT. 59802	
Name(s) on Receiving Bank Account (Registration) Worden Thane PC	Address of Account Holder of Receiving Bank, if different from Schwab account registration (Example: beneficiary address or address of escrow company/brokerage firm/credit union, if for further credit) 111 N Higgins Ste 600 Missoula MT 59806	
For Further Credit Account Number, if applicable (Example: escrow account number)	Escrow Company Telephone Number, if applicable (406) REDACTED	
Name of Final Beneficiary, if applicable (for further credit) Steven Sann	Address of Final Beneficiary, if applicable (required for further credit and if Final Beneficiary is different from Schwab account registration.) 2120 S Reserve St PMB 210 Missoula MT 59802	

*To avoid delay, please contact receiving financial institution for accurate routing information.

4. Please Read and Sign

Please note: Schwab cannot guarantee that the receiving bank will post the wired funds for same-business-day credit. However, in most instances within the U.S., transfers are received by the receiving bank on the same business day that Schwab wires them. Funds must be cleared on date of the proposed transfer, or my wire may be delayed. In order to withdraw funds within the first 90 days after the account was opened, I may be required to provide additional information. I understand that wiring funds outside of the U.S. may take longer to initiate and three to five business days to complete.

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For standing instructions only: I understand that Schwab may accept future requests to wire funds from my account according to the above

instructions. Such requests may be made by any person having signing authority with respect to my Schwab account and may be delivered orally, in person or by telephone, or may be transmitted by facsimile or delivered in a signed writing.

I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage or liability arising out of or resulting from any action taken by Schwab in reliance upon instructions provided under this Letter of Authorization that Schwab in good faith believes to be genuine.

I understand that these instructions are permanent unless changed or revoked by any person with signing authority to my Schwab account, and that Schwab reserves the right to decline to act on these instructions at any time without prior notice. If I change the above instructions, I understand that Schwab may

require the new instructions in writing.

If a request for a transfer involves a currency other than U.S. dollars, my funds will be exchanged for such other currency at the current rate of exchange on or before the transfer date, in accordance with normal Schwab procedures. Currency exchange rates fluctuate over time, and I acknowledge and accept the risks of such fluctuations between the time I initiate a request for a transfer and the time the transfer is either completed or is unwound due to a cancellation, an amendment, a rejection or a return.

Please note: If this is a Custodial account, I acknowledge and agree that any funds wired out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

Signature(s) and Date(s) Required

X Steven V. Sann 11/28/11 X
 Account Holder Signature Date Authorized Agent/Other Authorized Agent Signature Date

FOR CHARLES SCHWAB USE ONLY

Confirmation call requested

WB

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Letter of Authorization Form for Wire Transfers

charles SCHWAB

- Do NOT use this form for retirement and Schwab Bank accounts. Visit www.schwab.com for the IRA distribution and Schwab Bank wire request forms.
- We may need to confirm your instructions prior to processing your request. To avoid delay, please complete all required fields and provide all telephone numbers requested in Section 2.
- To give us time to process your request for a transfer, we must receive your request prior to 11:00 a.m. PT (2:00 p.m. ET) on the date of the proposed transfer. Fax to 1-877-553-7692. ✓

www.schwab.com
 1-877-258-7774 (wire questions)
 1-800-495-4000 (other services)
 1-888-686-6916 (multilingual services)
 Page 1 of 2

1. Type of Letter of Authorization (Select one.)

- One-time Standing Instructions (Allows you to conveniently deliver future wire requests by telephone according to the terms in Section 4.)
 Note: Custodial accounts are not eligible for standing instructions.

2. Schwab Account Information

Account Number REDACTED	Home Telephone Number REDACTED	Business Telephone Number (408) REDACTED	Alternate Telephone Number Where You Can Be Reached Immediately REDACTED
Name(s) on Account (List all names on their address on your Schwab statement.) Bibliologic Ltd.			

3. Receiving Bank Information (For examples, see Section 5.)

Amount to Be Wired 125,000.00	<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (indicate currency type and amount)	Wire Transfer Fee: \$25
Receiving Bank Name First Interstate Bank	Receiving Bank Telephone Number 706 523 4200	
Federal ABA Number of Receiving Bank (9-digit number; please verify with bank.) REDACTED	If Foreign Wire, SWIFT Code and/or Routing Number of Receiving Bank* (Please verify with bank.)	
Address of Receiving Bank (required for Foreign Bank) 101 E. Front St. Missoula, Mt. 59802	Name(s) on Receiving Bank Account (registration) Michael J. Sherwood P.C.	
Address of Account Holder at Receiving Bank, if different from Schwab account registration (Example: beneficiary address or address of escrow company/trustee/agent, if for further credit) 401 N Washington Missoula, MT 59802		
For Further Credit Account Number, if applicable (Example: escrow account number)	Escrow Company Telephone Number, if applicable (408) REDACTED	
Name of Final Beneficiary, if applicable (for further credit) Steven Sann	Address of Final Beneficiary, if applicable (required for further credit and if Final Beneficiary is different from Schwab account registration) 2120 S Reserve St PMB 210 Missoula MT 59802	

*To avoid delay, please contact receiving financial institution for accurate routing information.

4. Please Read and Sign

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I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage or liability arising out of or resulting from any action taken by Schwab in reliance upon instructions provided under this Letter of Authorization that Schwab in good faith believes to be genuine.

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Please note: If this is a Custodial account, I acknowledge and agree that any funds wired out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

Signatures and Dates Required

<i>Steven Sann</i> Account Holder Signature	11/28/11 Date	X Additional Account Holder/Other Authorized Agent Signature	Date
--	------------------	---	------

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Confirmation call requested

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Letter of Authorization Form for Wire Transfers

charles SCHWAB

- Do NOT use this form for retirement and Schwab Bank accounts.
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- To give us time to process your request for a transfer, we must receive your request prior to 11:00 a.m. PT (2:00 p.m. ET) on the date of the proposed transfer. Fax to 1-877-553-7692.

www.schwab.com
 1-877-258-7774 (wire questions)
 1-800-435-4000 (other services)
 1-888-686-5816 (multilingual services)
 Page 1 of 2

1. Type of Letter of Authorization (Select one.)
 One-time Standing instructions (Allows you to conveniently deliver future wire requests by telephone according to the terms in Section 4.)
 Note: Custodial accounts are not eligible for standing instructions.

2. Schwab Account Information

REDACTED Schwab Account Number REDACTED 3B	Home Telephone Number REDACTED	Business Telephone Number (406) REDACTED	Alternate Telephone Number Where You Can Be Reached (immediately) REDACTED
Name(s) on Account (list all names as they appear on your Schwab statement) Bibliologic Ltd.			

3. Receiving Bank Information (For examples, see Section 5.)

Amount to Be Wired 50,000.00	<input type="checkbox"/> Check (If foreign wire in currency other than U.S. dollars indicate currency type and amount)	Wire Transfer Fee: \$25
Receiving Bank Name PNC Bank		Receiving Bank Telephone Number 765 860 9221
Federal ABA Number of Receiving Bank* (9-digit number; please verify with bank.) REDACTED	If Foreign Wire, Swift Code and/or Routing Number of Receiving Bank* (Please verify with bank.)	
Account Number at Receiving Bank REDACTED	Receiving Bank Address (indicated for Foreign Bank) 200 W. Mulberry Kokomo, IN 46901	
Name(s) on Receiving Bank Account (registration) The Nice Law Firm LLP		
Address of Account Holder at Receiving Bank, if different from Schwab account registration (example: beneficiary address or address of owner company/brokerage firm/credit union, if for further credit) 1311 W 96th St Indianapolis, IN 46260		
For Further Credit Account Number, if applicable (example: escrow account number) Acct # REDACTED	Escrow Company Telephone Number, if applicable (317) REDACTED	
Name of Final Beneficiary, if applicable (for further credit)	Address of Final Beneficiary, if applicable (required for further credit and if Final Beneficiary is different from Schwab account registration.) Steven Sann 2120 S Reserve St PMB 210 Missoula MT 59802	

*To avoid delay, please contact receiving financial institution for accurate routing information.

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Signatures and Dates

X <i>Steven Sann</i> 11/28/11	X
Account Holder Signature	Additional Account Holder/Other Authorized Agent Signature
Date	Date

FOR CHARLES SCHWAB USE ONLY

Confirmation call requested

WB
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BIBLIOLOGIC LTD
2120 S RESERVE ST PMB 365
MISSOULA, MT 59801

US BANK
83-98/228

1000

2/2/2010

PAY TO THE ORDER OF Courtney Stephens

\$ 50.00

Fifty and 00/100

DOLLARS

Double or Single Security Features Included

Courtney Stephens
REDACTED

Missoula MT 59803

MEMO

Babysit 2/2 & 2/6

REDACTED



AUTHORIZED SIGNATURE

83224

REDACTED

FIRST SECURITY BANK OF MISSOULA
MISSOULA, MONTANA

Deposit only
CREDITED TO THE ACCOUNT OF

REDACTED

REDACTED

Checks
28

BIBLIOLOGIC LTD

2120 S RESERVE ST PMB 835
MISSOULA, MT 59801

US BANK
93-381229

1002

2/25/2010

PAY TO THE
ORDER OF: Courtney Stephens

\$ 25.00

Twenty-Five and 00/100

DOLLARS

Courtney Stephens
REDACTED

Missoula MT 59803

MEMO

Babysitting 2/23
REDACTED


AUTHORIZED SIGNATURE

Details on Back

Security Features Included

REDACTED

REDACTED
FIRST SECURITY BANK OF MISSOULA
MISSOULA, MONTANA
REDACTED
CREDITED TO THE ACCOUNT OF
REDACTED

REDACTED

BIBLIOLOGIC LTD
2120 S RESERVE ST PMB 365
MISSOULA, MT 59801

US BANK
83-38/329

1006

3/3/2010

PAY TO THE
ORDER OF Al's Cycle Inc

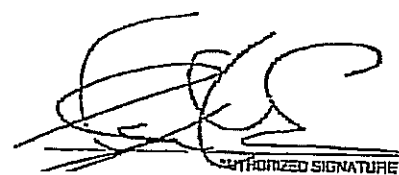
\$ **4,400.00**

Four Thousand Four Hundred and 00/100 *****
DOLLARS

Al's Cycle Inc
[REDACTED]
Hamilton MT 59840

MEMO

[REDACTED]


AUTHORIZED SIGNATURE

832211

Exactly Features Included

RAVALLI COUNTY BANK
HAMILTON, MT
03/05/10 02

RAVALLI COUNTY BANK [REDACTED]
HAMILTON, MT [REDACTED]
03/05/10 02

PAY TO THE ORDER OF
RAVALLI COUNTY BANK
For Deposit Only
Al's Cycle Inc.
RE 5915 0

[REDACTED]

BIBLIOLOGIC LTD
2120 S RESERVE ST PMB 365
MISSOULA, MT 59801

US BANK
83-38829

1011

3/11/2010

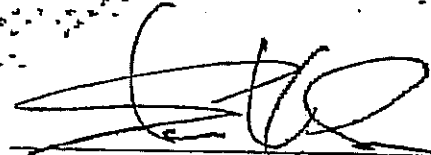
PAY TO THE
ORDER OF Courtney Stephens

\$ 40.00

Forty and 00/100

DOLLARS

Courtney Stephens
REDACTED
Missoula MT 59803



AUTHORIZED SIGNATURE

8322

MEMO

Babysitting

REDACTED

Build it on Back
Security Features Included

REDACTED

REDACTED
Deposit only

REDACTED

REDACTED

BIBLIOLOGIC LTD
2120 S RESERVE ST PMB 365
MISSOULA, MT 59801

US BANK
93-38/920

1012

3/23/2010

PAY TO THE
ORDER OF Five Valley Honda

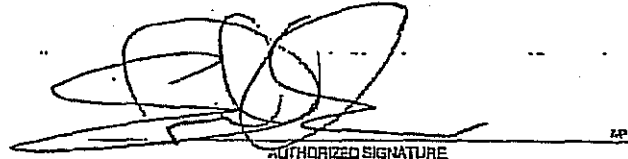
\$ 6,395.00

Six Thousand Three Hundred Ninety Five and 00/100 ***** DOLLARS

Five Valley Honda

MEMO

REDACTED



AUTHORIZED SIGNATURE

8322

Details on Back

Security Features Included

REDACTED

REDACTED

1203 West Front, Suite 302, Missoula, MT 59802
 Phone: 406/721-0999 Fax: 406/721-4922

Branch	RR# CSM	ACCOUNT # REDACTED
--------	------------	-----------------------

Account Classification

Individual U/WROS Tie JUComm
 Custodian/Minor Estate Partnership Corp
 Invest Club Other
 IRA Roth Rollover Sep Simple

Driver's License # NV. REDACTED		ID Verification Initial JSP
Primary Account Holder TERAY SANN		
SS# / Tax ID REDACTED	DOB REDACTED	
Physical Address (Required) REDACTED		Secondary Account Holder
Mailing Address (if different from Physical) 2120 S. BLVD. PMB 210 MISSOULA, MT 59801		SS# / Tax ID DOB
City STEVENSVILLE	State MT	Zip 59870
Telephone (W) REDACTED	Telephone (H) REDACTED	City State Zip
Fax	Mobile or e-mail	Telephone (W) Telephone (H)
Occupation Marketing Consultant	Yrs. Employed	Occupation Yrs. Employed
Name of Employer EMILICA MEDIA	Name of Employer	
Employer's Address		Employer's Address
City HOLO	State MT	Zip
State of Legal Residence	Citizenship <input type="checkbox"/> US <input type="checkbox"/> Other	Married <input type="checkbox"/> Yes <input type="checkbox"/> No
Money Market <input type="checkbox"/> Prime <input type="checkbox"/> Tax Free <input type="checkbox"/> Government	Dividends <input type="checkbox"/> Special Handling <input type="checkbox"/> AL <input type="checkbox"/> Other	Annual Income (all sources) <input type="checkbox"/> A. Under \$50,000 <input type="checkbox"/> B. \$50,000-99,999 <input type="checkbox"/> C. \$100,000-249,999 <input type="checkbox"/> D. \$250,000-499,999 <input type="checkbox"/> E. \$500,000-999,999 <input type="checkbox"/> F. \$1,000,000+ <input type="checkbox"/> N. Client Refused*
Net Worth (minus home) <input type="checkbox"/> A. Under \$100,000 <input type="checkbox"/> B. \$100,000-249,999 <input type="checkbox"/> C. \$250,000-499,999 <input type="checkbox"/> D. \$500,000-999,999 <input type="checkbox"/> E. \$1,000,000-2,999,999 <input type="checkbox"/> F. \$3,000,000+ <input type="checkbox"/> N. Client Refused*	Liquid Assets <input type="checkbox"/> A. Under \$100,000 <input type="checkbox"/> B. \$100,000-249,999 <input type="checkbox"/> C. \$250,000-499,999 <input type="checkbox"/> D. \$500,000-999,999 <input type="checkbox"/> E. \$1,000,000-2,999,999 <input type="checkbox"/> F. \$3,000,000+ <input type="checkbox"/> N. Client Refused*	
Investment Experience <u>5</u> # of years investing <input type="checkbox"/> None <input checked="" type="checkbox"/> Average <input type="checkbox"/> Extensive	<input checked="" type="checkbox"/> (Initial) Investment Objective - Very Conservative with low risk - Focus on preservation of capital and income. <input type="checkbox"/> (Initial) Balanced/Conservative Growth - Fairly conservative with low/moderate risk - Focus on generating current income and/or long-term growth. <input type="checkbox"/> (Initial) Growth - Moderate investment strategy - Focus is on generating long-term growth of capital with a moderate risk level. <input checked="" type="checkbox"/> (Initial) Aggressive Growth - Aggressive with moderate/high risk - Focus is on growth and/or growth with income. <input type="checkbox"/> (Initial) Speculation - Very aggressive with high risk - Focus is on generating highest potential growth and/or income with a willingness to assume the highest level of risk.	
<input checked="" type="checkbox"/> (Initial) Time Horizon <input type="checkbox"/> Short (less than 3 yrs) <input type="checkbox"/> Intermediate (3-7 yrs) <input checked="" type="checkbox"/> Long (7 yrs or more)	Fed. Tax Bracket <input type="checkbox"/> 0-15% <input type="checkbox"/> 16-20% <input type="checkbox"/> 25-35% <input checked="" type="checkbox"/> 36+% List brokerage accounts with other firms.	
Is client an associated person or related to an associated person within S.G. Long & Company? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (if yes indicate)		
Is client or spouse an insider, director, or controlling stockholder of any public company? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (if yes name company/ies)		
Is client an S.G. Long employee, immediate relative of employee, or an employee of any FINRA member firm, trust officer, or senior officer or director of a bank, savings and loan, insurance company, or investment advisor or person supervised by any of those listed above? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (if yes please explain)		
I am <input checked="" type="checkbox"/> I am not subject to backup withholding under the provisions of section 5406(b)(1)(c) of the Internal Revenue Code. We CERTIFY: Under penalties of perjury, I certify the information shown on this form is correct and complete.		



**SIMPLIFIED EMPLOYEE PENSION
ACCOUNT STATEMENT**

JULY 1, 2012 - JULY 31, 2012

X80CS
SM1

TERRY SANN
EMERICA MEDIA INC SEP-IRA
RBC CAPITAL MARKETS LLC CUST
2120 SOUTH RESERVE PMB 210
MISSOULA MT 59801-6451

ACCOUNT VALUE SUMMARY	THIS PERIOD	THIS YEAR
Beginning account value	\$33,670.04	\$28,493.35
Deposits	0.00	35.00
Withdrawals	-146.90	-456.31
Income	0.26	1.73
Change in asset value	680.00	6,129.63
Ending account value	\$34,203.40	\$34,203.40

YOUR INFORMATION

Simplified Employee Pension Account

Your Financial Advisor
Don Gaumer
283 W Front Street
Suite 302
Missoula MT 59802
Telephone: (406) REDACTED or (800) 823-8234
Fax: (406)

YOUR MESSAGE BOARD

Is everything falling into place for your retirement dreams? Contact your Financial Advisor today to review progress toward your long-term financial goals and to ensure that you're still on track to achieve them.



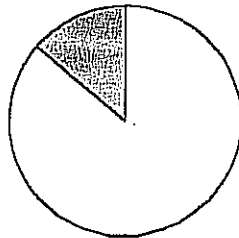
**SIMPLIFIED EMPLOYEE PENSION
ACCOUNT STATEMENT**

Account number:
REDACTED

Page 3 of 6

JULY 1, 2012 - JULY 31, 2012

ASSET ALLOCATION SUMMARY



	CURRENT VALUE	PERCENT
<input type="checkbox"/> Cash and money market	\$29,383.40	86%
<input checked="" type="checkbox"/> International equities	4,820.00	14%
Current account value	\$34,203.40	100%

Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets."

The cash and money market figure is net of debits including any RBC Express Credit (margin) debit, if applicable.

INVESTMENT OBJECTIVE / RISK TOLERANCE

The investment objective for this account is: Speculation

The risk tolerance for this account is: Maximum Risk

If your investment objective or risk tolerance for this account is not listed, or if your investment needs have changed, please discuss with your Financial Advisor. Please see "About Your Investment Objective / Profile and Risk Tolerance" on page 2 for further information.

GAIN/LOSS SUMMARY

	THIS PERIOD	THIS YEAR
Total realized gain or loss	\$0.00	\$5,178.61
Short-term gain or loss	0.00	4,548.30
Long-term gain or loss	0.00	630.31
AS OF JULY 31, 2012		
Unrealized gain or loss		-\$123.00

Gain/loss information is presented only for selected securities. Gain/loss information, if presented, includes only the securities for which we have original cost information. If you know the original cost of securities not purchased at RBC but included in your statement under "Asset Detail" and marked as N/A, please contact your Financial Advisor. Please see "About Your Statement" on page 2 for further information.

ACTIVITY SUMMARY

Total account value last statement	\$33,670.04
Cash activity	
Beginning balance	29,530.04
Money coming into your account	
Dividends	0.26
Total	0.26
Money going out of your account	
Fees	-146.90
Total	-146.90
Ending balance	29,383.40
Net change cash activity	-\$146.64
Change in security value	
Beginning value of priced securities	4,140.00
Change in value of priced securities	680.00
Ending value of priced securities	4,820.00
Net change in securities value	\$680.00
Total account value as of July 31, 2012	\$34,203.40

4
L5

201010046 B: 860 P: 534 Pages: 4
05/26/2010 03:46:01 PM Warranty Deed
Vickie M Zaler, Missoula County Clerk & Recorder
MISSOULA COUNTY CLERK & RECORDER

AND WHEN RECORDED MAIL TO:

Steven V. Sann
2120 S. Reserve PMB 210
Missoula, MT 59801

①

Filed for Record at Request of:
First American Title Company

Space Above This Line for Recorder's Use Only

Order No.: 331372A
Parcel No.: 3437707/3528609/6007877

WARRANTY DEED

FOR VALUE RECEIVED,

181 Fremont, LLC

hereinafter called Grantor(s), do(es) hereby grant, bargain, sell and convey unto

Steven V. Sann

whose address is: **2120 S. Reserve PMB 210, Missoula, MT 59801**

Hereinafter called the Grantee, the following described premises situated in **Missoula County, Montana**, to-wit:

PARCEL I:

Lots 2 and 3 of BIG WATERS RANCH, a platted subdivision in Missoula County, Montana, ^{6k} according to the official recorded plat thereof.

TOGETHER WITH a permanent nonexclusive easement in common with Grantor, its successors and assigns, for ingress, egress and utilities over and across a portion of the SE $\frac{1}{4}$ SE $\frac{1}{4}$ of Section 7, Township 15 North, Range 14 West, P.M.M., Missoula County, Montana ("Easement Grant No. 1"); as disclosed by Warranty Deed recorded in Book 541 of Micro Records at page 1041.

TOGETHER WITH a permanent nonexclusive easement for ingress, egress and utilities in common with Grantor, its successors and assigns, and any others who have rights in and to the use of an existing road over and across the following described property; provided however, that Grantor grants no greater rights than it may now or hereafter enjoy in said road ("Easement Grant No. 2"); as disclosed by Warranty Deed recorded in Book 541 of Micro Records at page 1041.

Township 15 North, Range 14 West, P.M.M.
Section 18: E $\frac{1}{2}$ E $\frac{1}{2}$
Section 19: E $\frac{1}{2}$ E $\frac{1}{2}$
Section 29: W $\frac{1}{2}$ W $\frac{1}{2}$, SE $\frac{1}{4}$ SW $\frac{1}{4}$ and SW $\frac{1}{4}$ SE $\frac{1}{4}$
Section 30: E $\frac{1}{2}$ E $\frac{1}{2}$
Section 32: W $\frac{1}{2}$ E $\frac{1}{2}$

Township 14 North, Range 14 West, P.M.M.
Section 5: W $\frac{1}{2}$ NE $\frac{1}{4}$, SE $\frac{1}{4}$ NE $\frac{1}{4}$ and NE $\frac{1}{4}$ SE $\frac{1}{4}$

TOGETHER WITH a permanent nonexclusive easement in common with Grantor, its successors and assigns, for ingress, egress and utilities over and across a right-of-way beginning at a point on the northerly boundary of the Clearwater River, continuing southwesterly through a portion of the S $\frac{1}{2}$ SW $\frac{1}{4}$ of Section 8, Township 15 North, Range 14 West, P.M.M., and ending on the northerly boundary of Highway 83 as such easement right was reserved to Grantor in that certain Warranty Deed from Plum Creek Timber Company, L.P. to Sunlight, L.L.C., dated June 26, 1997 and recorded June 30, 1997 in Book 509 of Micro Records at page 831, under filing No. 9712965, records of Missoula County, Montana (the "Reserved Easement Grant No. 1"), as disclosed by Warranty Deed recorded in Book 541 of Micro Records at page 1041.

TOGETHER WITH a permanent nonexclusive easement in common with Grantor, its successors and assigns, for ingress, egress and utilities over and across a portion of the NE $\frac{1}{4}$ SE $\frac{1}{4}$ of Section 8, Township 15 North, Range 14 West, P.M.M., as such easement right was granted to Grantor in that certain Easement from Eagle Nest Investments to Plum Creek Timber Company, L.P., dated January 7, 1994 and recorded January 20, 1994 in Book 403 of Micro Records at page 2492, under filing No. 9401669; as such easement was amended through that certain Easement Amendment, dated March 17, 1998 and recorded March 30, 1998 in Book 535 of Micro Records at page 943, under filing No. 9807226, records of Missoula County, Montana (the "Reserved Easement Grant 2"), as disclosed by Warranty Deed recorded in Book 541 of Micro Records at page 1042.

PARCEL II:

Tract 2 of Certificate of Survey No. 4792, filed for record on April 27, 1998 under Missoula County, Montana Auditor's File No. SAC #2289, in Book 538 of Micro Records at page 1652, located in and being a portion of Section 17, Township 15 North, Range 14 West, P.M.M., Missoula County, Montana. ^{ok}

TOGETHER WITH a permanent nonexclusive easement in common with Seller, its successors and assigns, for ingress, egress and utilities over and across an existing road located upon a portion of the SE $\frac{1}{4}$ SE $\frac{1}{4}$ of Section 7, Township 15 North, Range 14 West, P.M.M., Missoula County, Montana as described as "Easement Grant No. 1"; as disclosed by Warranty Deed recorded in Book 575 of Micro Records at page 1532.

TOGETHER WITH a permanent nonexclusive easement for ingress, egress and utilities in common with Seller, its successors and assigns, and any others who have rights in and to the use of an existing road over and across the following property; as described below; provided however, that Seller grants no greater rights than it may now or hereafter enjoy in said road:

Township 14 North, Range 14 West, P.M.M.
Section 5: W $\frac{1}{2}$ NE $\frac{1}{4}$, SE $\frac{1}{4}$ NE $\frac{1}{4}$ and NE $\frac{1}{4}$ SE $\frac{1}{4}$

This easement is described as "Easement Grant No. 2," as disclosed by Warranty Deed recorded in Book 575 of Micro Records at page 1532.

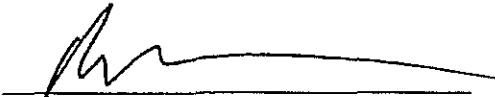
TOGETHER WITH a sixty (60) foot wide nonexclusive private road and public utility easement in common with Seller, its successors and assigns, over a portion of the South (60) feet of the SE $\frac{1}{4}$ SE $\frac{1}{4}$ of Section 7, Township 15 North, Range 14 West, P.M.M., Missoula County, Montana, as delineated on Certificate of Survey No. 4792.

SUBJECT TO covenants, conditions, restrictions, provisions, easements and encumbrances apparent or of record.

TO HAVE AND TO HOLD the said premises, with its appurtenances unto the said Grantees and to the Grantee's heirs and assigns forever. And the said Grantor does hereby covenant to and with the said Grantee, that the Grantor is the owner in fee simple of said premises; that said premises are free from all encumbrances except current years taxes, levies, and assessments, and except U.S. Patent reservations, restrictions, easements of record, and easements visible upon the premises, and that Grantor will warrant and defend the same from all lawful claims whatsoever.

Dated: May 24, 2010

181 Fremont, LLC



By: Richard Thompson, Member



BOARD OF COUNTY COMMISSIONERS
200 W BROADWAY ST
MISSOULA MT 59802-4292

BCC 2010-217
October 15, 2010

PHONE: (406) 258-4877
FAX: (406) 721-4043

Steve Sann
c/o Kirk Adkins
WGM Group, Inc.
1111 E. Broadway Street
Missoula, MT 59802-4909

FAMILY TRANSFER EXEMPTION

Dear Mr. Sann:

This is to confirm that at the Public Meeting on September 22, 2010, the Board of County Commissioners approved your request to create three new parcels by use of the family transfer exemption for that property described as Tract 2 of COS 4792 located in the N 1/4 and E 1/2 of S17, T15N, R14W in Missoula County, for transfer to your wife, Terry Sann; your son, Nathan Sann; and your daughter, Rachel Pheffer, finding it in the public interest to do so. This decision is based on the finding that this request does not attempt to evade the Montana Subdivision and Platting Act. Our Certificate of Survey policy requires that you file deeds transferring the properties at the same time the COS is filed.

Please be aware that the following language must be printed on the face of the survey:

"This Certificate of Survey was not reviewed for adequate access, installation of utilities, compliance with zoning, floodplain, or availability of public services; nor does this approval obligate Missoula County to provide road maintenance, dust abatement, or other services."

Please be advised that further subdivision of this property may be required to go through subdivision review. This approval applies only to entitlement to the exemption to the Subdivision and Platting Act. You may still need other approvals such as a certification of taxes paid, County Surveyor's approval, and State or local Health Department approval. Also, there may be zoning, building, or other permits necessary. Please contact the County Attorney's Office at 258-4779 if you have any questions regarding this approval, or the Office of Planning & Grants at 258-4657 if you have any questions on these or other requirements.

If we can be of any further service to you in this matter, please do not hesitate to call.

Sincerely,
BOARD OF COUNTY COMMISSIONERS

NOT AVAILABLE FOR SIGNATURE

Michele Landquist, Chair


Bill Carey, Commissioner


Jean Curtiss, Commissioner

RECEIVED

OCT 18 2010

WGM GROUP, INC

BCC/clc

cc: James McCubbin, County Attorney's Office
Vickie Zeiler, Clerk and Recorder/Treasurer
Denise Alexander, Office of Planning and Grants
Steve Smith, Surveyor's Office
Steve Sann, Applicant

10-06-12 COA

Return To:
Rob Braach, Treasurer
2120 S. Reserve St. PMB 365
Missoula, MT 59801

201025867 B: 871 P: 980 Pages: 1
12/29/2010 10:38:00 AM Quit Claim Deed
Vickie A Zeier, Missoula County Clerk & Recorder



QUITCLAIM DEED

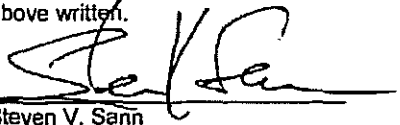
THIS QUITCLAIM DEED, Executed this 28th day of December, 2010 by Grantor, Steven V. Sann, whose address is 2120 S. Reserve Street PMB 210, Missoula, MT 59801 and Grantee, Biblologic LTD, a Montana Domestic Non Profit Religious Corporation, whose address is c/o Rob Braach, 2120 S. Reserve Street PMB 365, Missoula, MT 59801.

WITNESSETH, That the Grantor, in consideration of value received from the Grantee, does hereby remise, release and quitclaim unto the Grantee forever, all the right, title, interest and claim which the Grantor has in and to the following described parcel of land:

06245

Tract 2D, Certificate of Survey No. _____, located in the Northwest Quarter of Section 17, Township 15 North, Range 14 West, Principal Meridian, Montana. Missoula County, Montana; containing 94.93 acres, more or less.



IN WITNESS WHEREOF, The Grantor has signed and sealed these presents the day and year first above written.

ss 
Steven V. Sann

State of Montana }
County of Missoula }

On this 28 day of December, 2010, before me, the undersigned, a Notary Public for the State of Montana, personally appeared Steven V. Sann, known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year above written.


 **BRET M. GEORGE**
NOTARY PUBLIC for the
State of Montana
Residing at Missoula, MT
My Comm. Expires
May 10, 2011.

Consumer Sentinel Complaints

	A	B	D	E	F	G
1	Reference Number	Created Date	Consumer Surname	Consumer City	Consumer State	Company Name
2	25545464	02/25/2010	Black	Finleyville	PA	1-800-321-Contact Network Assurance ILD Teleservices ESBI
3	25596213	03/02/2010	BARNITZ	Dresher	PA	American eVOICE
4	13080572	02/28/2008	Callan	Green Cove Sprngs	FL	American eVoice
5	39344108	10/25/2010	Coulter	CARROLLTON	VA	American eVoice
6	22113451	02/20/2009	Dill	CARROLLTON	TX	AMERICAN EVOICE
7	22886235	05/28/2009	Dittrich	Wirtz	VA	American EVoice
8	25518629	02/22/2010	Ecott	Mount Airy	MD	American eVoice
9	22614193	05/04/2009	Forrest	San Jose	CA	American eVoice
10	22472595	04/22/2009	Harris	Chino	CA	American eVoice
11	29901152	04/01/2011	Hunter	Richmond	VA	American eVoice
12	24157849	09/29/2009	Lawrence	Staten Island	NY	American Evoice
13	28422309	11/02/2010	Levitt	EFLAND	NC	American eVoice
14	21097727	12/09/2008	MYERS	SANTA CRUZE	CA	American EVOICE
15	31533571	07/15/2011	Napier	Plano	TX	American Evoice
16	23665232	07/20/2009	Oberly	ALEXANDRIA	VA	American eVoice
17	24814196	12/04/2009	Rebarchak	Wilmette	IL	American eVoice
18	23668929	07/24/2009	Rogers	HUNTINGTON BEACH	CA	American eVoice
19	22526383	04/27/2009	Worthey	Annapolis	MD	American eVoice
20	23418051	07/08/2009	Zimmerman	ALEXANDRIA	MN	American eVoice
21	19592013	07/19/2008	Rillo	Corpus Christi	TX	American eVoice (ILD Teleservices) ILD
22	22723791	05/13/2009	Landreth	Ardmore	PA	American eVoice and ESBI
23	23266542	07/02/2009			OR	American Evoice dba ILD, ESBI, Voicemail Prof., and several
24	24801917	12/03/2009	Shober	Fairborn	OH	American eVoice Limited
25	22458474	04/21/2009	Nichols	Fullerton	CA	American EVoice Limited LTD Emails Discount, LLC Key Club Save, LLC Regional Commerce SVCS Cheap 2 Dial Tel., LLC
26	21747223	02/15/2009	Grangier	PRINCESS ANNE	MD	American eVoice LTD
27	20654022	10/15/2008	house	DUBLIN		American Evoice Ltd
28	26890444	08/05/2009	Little-Button	COEUR D'ALENE	ID	American eVoice LTD
29	21349189	01/08/2009	Willabee	OWENSBORO	KY	American Evoice LTD
30	12874481	02/06/2008	Williams	Charlotte	NC	American Evoice LTD
31	13091958	02/29/2008	Clark	Oak Park	IL	American Evoice Ltd.

PX 12, Att. 50, p. 000877

Consumer Sentinel Complaints

	A	B	D	E	F	G
32	23735700	08/16/2009	Wells	Kankakee	IL	American eVoice LTD USBI EMAIL DISCOUNTS LLC
33	24759785	11/30/2009	Carter	Alexandria	VA	American eVoice Service
34	24194308	09/17/2009	Mears	ORLANDO	FL	American eVoice, Ltd
35	22176084	03/27/2009	Messmer	Schererville	IN	American eVoice, LTD
36	21802702	02/23/2009	Tinch	Rockwall	TX	American Evoice, LTD
37	20761099	11/04/2008	Ketcham	Jacksonville	FL	American eVoice, LTD / Enhanced Services Billing Inc.
38	26036686	04/05/2010	Cogliano	Sealy	TX	American eVoice, LTD.
39	22061555	03/12/2009	Hott	DOBBINS	CA	American Evoice, Ltd.
40	24985716	12/27/2009	Pham	Orange	CA	American Evoice, LTD Enhanced Services Billing, LTD
41	25080128	01/08/2010	Sanders Jr	San Pedro	CA	AMERICAN EVOICE, LTD MYIPRODUCTS IMAIL Enhanced Services Billing Inc
42	25126214	01/15/2010	Wirz	Sacramento	CA	AMERICAN EVOICE, LTD Total Enhanced Services Billing Inc
43	22115355	03/21/2009	Kim	Silver Spring	MD	American eVoice/Enhanced Services Billing Inc (ESBI)
44	24969541	12/22/2009	Yarbrough	San Francisco	CA	American EVoice/Enhanced Services Billing Inc.
45	25455287	02/17/2010	Love	Philadelphia	PA	American eVoice/ESBI
46	32849461	01/18/2010	Bacak	WARREN	OH	American eVoice/Voice Mail Services/Foneright
47	32732610	03/23/2009	Gross	SOLO	OH	American eVoice/Voice Mail Services/Foneright
48	32807475	11/19/2009	Hutchison	POWELL	OH	American eVoice/Voice Mail Services/Foneright
49	33321773	09/02/2011	Liskai	GIBSONBURG	OH	American eVoice/Voice Mail Services/Foneright
50	32748689	07/20/2009	Petrarca	CANFIELD	OH	American eVoice/Voice Mail Services/Foneright
51	32808521	11/29/2009	Shober	FARIRBORN	OH	American eVoice/Voice Mail Services/Foneright
52	25056703	01/06/2010	zhu	San Gabriel	CA	American Evoice Clash Media Advertising
53	23406658	07/16/2009	Hertz	Tulsa	OK	American Evoice Instant 411, Inc
54	32391453	09/13/2011	Marrone	Dobbs Ferry	NY	American Evoice Star Sleuth Verizon
55	24783791	12/02/2009	Grant-Ford	Clifton	NJ	American evoice TEL3 Accessvoice Info Billing
56	24460333	10/29/2009	Arnold	Fairfield	CA	AT&T Enhanced Services Billing Network Assurance Inc Key Club Save LLC
57	25269712	02/02/2010	Simon	San Diego	CA	AT&T My I Mail voice Mail Network Assurance Inhance Services Billing Inc.
58	29245273	02/15/2011	Wadley	Oakland	CA	AT&T Network Assurance Inc Enhanced Billing Services

PX 12, Att. 50, p. 000878

Consumer Sentinel Complaints

	A	B	D	E	F	G
59	34560289	01/20/2012	Wunderlich	Jackson	MO	ATT Intelecom Messaging Network Assurance Efax Gofaxer.com Voicemail Direct
60	21194047	12/18/2008	Chrzanowski	Arnold	MO	ATT OAN Services, Inc ILD Teleservices
61	28769652	01/06/2011	Edwards	Pikesville	KY	Easy Tube.TV Securatdat.inc ATT
62	21148480	12/14/2008	robinson	Roswell	GA	enhanced services billing //collecting for American eVoice
63	24355788	10/19/2009	Gutierrez	Santa Ana	CA	Enhanced Services Billing Inc
64	22879563	05/28/2009	Johnson	El Cajon	CA	Enhanced Services Billing Inc
65	21447164	01/21/2009	Gifford	Rome	NY	Enhanced Services Billing Inc. Voicemail Services
66	25566140	02/26/2010	Breault	Spencer	MA	Enhanced Services Billing Inc.for Network Assurance
67	24457987	10/29/2009	Lanpher	Hampstead	NH	Enhanced Services Billing Inc Network Assurance Talent and More
68	21009223	11/29/2008	Chaykler	Salem	MA	Enhanced Services Billing, Inc
69	25459726	02/17/2010	Williams	Leander	TX	Enhanced Services on behalf of KEY CLUB SAVE, LLC OAN Services, Inc on Behalf of TRAVELERSVMAIL.COM, LLC TECHMAX SOLUTIONS, INC # Enhanced Services on behalf of KEY CLUB SAVE, LLC
70	24145860	09/28/2009	Kohl Clark	Varysburg Arcade	NY NY	Enhanced Services Network Assurance Billa Via Phone
71	21625224	02/10/2009	Eyman	Williamsburg	MI	ESB INC Network Assurance Inc
72	22964396	06/04/2009	Gaglioti	Canastota	NY	ESBI
73	30185868	04/24/2011	Reimer	Allentown	PA	ESBI
74	20280723	09/15/2008	Thomas	Montgomery	IL	ESBI AMERICAN eVOICE, LTD
75	22369672	04/14/2009	Burk	Temple	TX	ESBI - American EVoice
76	24809467	12/03/2009	Rittenberry	Monaca	PA	ESBI - Network Assurance The Billing Resources - PC Protect Transaction Clearing Charges
77	21548240	02/01/2009	Carter	Washington Crossing	PA	ESBI aka Billing Concepts for Network Assurance Network Assurance aka DaData
78	20166187	09/04/2008	Fasching	Lenhartsville	PA	ESBI American eVoice
79	23083751	06/13/2009	Schwartz	Redondo Beach	CA	ESBI American EVoice Ltd Voicemail
80	22013912	03/12/2009	Moyal	San Diego	CA	ESBI Network Assurance
81	24937627	12/17/2009	Douglas	San Leandro	CA	ESBI, American Evoice ETD
82	22938270	06/02/2009	Thaker	Dayton	NJ	ESBI///American eVoice
83	27178608	07/29/2010	Kacmar	Bethlehem	PA	ESBI/billed on behalf of Network Assurance

Consumer Sentinel Complaints

	A	B	D	E	F	G
84	24377523	10/21/2009	Bankhead	Houston	TX	ESBI/Network Assurance Key Club Save
85	26306213	05/03/2010	Taylor	Toledo	OH	ESBI Network Assurance EFAX
86	29347947	02/23/2011	Quinnelly	Anaheim	CA	Family Contact 911.com Securatdat. Inc
87	21682575	02/11/2009	farber	Irvine	CA	Familycontact911.com voice mail professionals ILD
88	32897257	09/23/2010	Root	BOWLING GREEN	OH	Fetch Unlimited
89	22113298	02/23/2009	Fynke	BLOOMFIELD	MI	FONERIGHT
90	29912938	04/04/2011	Kohut	Basking Ridge	NJ	FoneRight
91	26881177	06/30/2010	Reister	Wenatchee	WA	FoneRight
92	23168672	06/08/2009	Sumrall	FALLBROOK	CA	Foneright
93	27585785	09/08/2010	Flanagan	Covina	CA	FoneRight Fax Verizon
94	20958080	11/21/2008	Zebutis	Lisle	IL	Foneright Inc
95	28639437	12/21/2010	Brewer	Union City	TN	Foneright, Inc
96	29022011	02/01/2011	Burgin	Mableton	GA	Foneright, inc
97	22517345	04/27/2009	Friend	Charlotte	NC	FoneRight, Inc
98	27818979	10/01/2010	Kuehner	Fairborn	OH	Foneright, Inc
99	20747824	11/03/2008	Patrick	McKinney	TX	Foneright, Inc
100	20485683	09/28/2008	RUBIO JR	EDINBURG	TX	FONERIGHT, INC
101	20279681	08/28/2008	Tapola	LANCASTER	CA	Foneright, Inc
102	28184961	11/05/2010	wolfe	Ironton	OH	foneright, inc
103	27808977	09/30/2010	Garton	Anderson	SC	Foneright, Inc.
104	28617244	12/18/2010	Marion	Auburn	AL	Foneright, Inc.
105	22906732	05/30/2009	Meadows	Ponder	TX	Foneright, Inc.
106	20577845	10/15/2008	THOMPSON	Mount Pleasant	TX	FONERIGHT, INC US CREDIT FIND, INC. WATCHDOG ID, LLC BLVD NETWORK, LLC REGIONAL COMMERCE SERVICES, LLC
107	27967713	10/15/2010	Patterson	Lake Jackson	TX	FONERIGHT, inc-efax
108	28510522	12/09/2010	Randall	Loudon	TN	Foneright.Inc
109	29549117	03/04/2011	Shea	Anniston	AL	Foneright.Inc.
110	23366388	07/13/2009	Godici	Oswego	NY	Foneright ILD
111	21875104	03/02/2009	Balazs	Chantilly	VA	Foneright ILD Telecom
112	39343441	04/09/2009	Mardian	EAST WENATCHEE	WA	Foneright Voice Mail Professional
113	39344474	03/16/2009	Shany	STUDIO CITY	CA	Foneright Voice Mail Professional Greg Lane
114	19860275	08/11/2008	Snyder	Toccoa	GA	Foneright Yahoo Email Services
115	27568732	09/05/2010	Sandstrom	San Francisco	CA	Greentree Data Inc Techmax Solutions OAN Services
116	28518224	12/09/2010	Avila	New Bedford	MA	HearYou2.com

Consumer Sentinel Complaints

	A	B	D	E	F	G
117	24594354	11/10/2009	Liken	Sebewaing	MI	IESEI Network Assurance
118	22424077	04/19/2009	Carlson	El Cerrito	CA	ILD Telecommunications Inc Voice Mail Professionals
119	13935612	05/30/2008	Langan	Sacramento	CA	ILD TeleServices
120	13705506	04/30/2008	Slay	Lubbock	TX	ILD TeleServices
121	32745507	03/07/2009	Tobin	CHAGRIN FALLS	OH	ILD Teleservices
122	23146524	06/20/2009	Toon	Hideaway	TX	ILD Teleservices (aka..Foneright, Inc -- Voicemail Month) HBS Billing Services - aka..United Tel,LLC Findyourdiet.com)
123	21484485	01/26/2009	Buturla	Shasta Lake	CA	ILD Teleservices - Voice Mail Professionals
124	19323583	06/18/2008	Fry	Danville	CA	ILD Teleservices Billed on Behalf of AMERICAN EVOICE, LTD
125	11249353	08/10/2007	Tapia	San Antonio	TX	ILD Teleservices Inc
126	21448956	01/21/2009	Gentry	Graham	TX	ILD Teleservices Inc. Voice Mail Professionals Inc. AT&T
127	22004487	03/11/2009	Webster	Gainesville	GA	ILD Teleservices or Voice Mail Professionals Greg Lane, Prs
128	13936567	05/30/2008	Turpin	Redding	CA	ILD Teleservices, American eVoice
129	21372117	01/12/2009	Turnbull	Ravenna	OH	ILD Teleservices, Inc. (aka Foneright, Inc.)
130	12473146	12/11/2007	Austin	Rutledge	GA	ILD Teleservices,Inc - billing for- Voice Mail Professionals
131	20968291	11/23/2008	Hale	Elkton	KY	ILD Teleservices,Inc / FoneRight, Inc.
132	22384318	04/15/2009	Maddux	Newman	CA	ILD Teleservices Enhanced Services Billing
133	19784331	08/03/2008	AZARES	San Diego	CA	ILD TELESERVICES Voice Mail Professionals
134	23548701	07/29/2009	Gray	Vallejo	CA	ILD TELESERVICES VOICE MAIL PROFESSIONALS
135	21951840	03/06/2009	Vitko	Beaverton	OR	ILD Teleservices Voice Mail Professionals
136	22045757	03/16/2009	Skog	East Lansing	MI	Intellicom msg llc voice mail professionals inc
137	27031380	07/15/2010	Babb	Killeen	TX	My Network Assurance Internet Business Advisors
138	22785525	05/18/2009	Morse	Pawlet	VT	Network Assurance
139	22522290	04/27/2009	Rosen	Quartz Hill	CA	Network Assurance
140	25009050	12/30/2009	Sinkowski	Malta	OH	NETWORK ASSURANCE
141	39344285	03/03/2011	Teague	VAN BUREN	AR	Network Assurance
142	32873170	10/08/2011	Brooks	Redlands	CA	Network Assurance EFax
143	24466931	10/30/2009	Hirt	Glendale	CA	Network Assurance Efax SVC
144	23298002	07/07/2009	Alves	Los Gatos	CA	Network Assurance ESBI

Consumer Sentinel Complaints

	A	B	D	E	F	G
145	28803719	01/10/2011	Bosenbury	New Braunfels	TX	Network Assurance Inc
146	22897053	05/29/2009	GIBSON	Anaheim	CA	NETWORK ASSURANCE INC
147	24752138	11/28/2009	Stapleton	Midwest City	OK	Network Assurance Inc or American Evoice EMAIL DISCOUNT NETWORK, LLC UNITED TEL, LLC
148	24752138	11/28/2009	Stapleton	Midwest City	OK	Network Assurance Inc or American Evoice EMAIL DISCOUNT NETWORK, LLC UNITED TEL, LLC
149	23450561	07/21/2009	Lloyd	Quincy	IL	Network Assurance Inc.
150	27813832	09/30/2010	Gersicoff	Studio City	CA	Network Assurance Inc. Enhanced Service Billing Inc.
151	22801684	05/14/2009	ASHE	PORT ST LUCIE	FL	NETWORK ASSURANCE, INC
152	23412664	07/02/2009	Steele	ROSSVILLE	GA	Network Assurance, Inc
153	19780689	08/01/2008	Young	Fort Worth	TX	Network Assurance, Inc
154	22128511	03/23/2009	Melendez	Friendswood	TX	NETWORK ASSURANCE, INC. #
155	24378392	10/21/2009	Wingate	Houston	TX	NETWORK ASSURANCE, INC. UNITED TEL, LLC
156	25524029	02/23/2010	Clancy	Lakeside	TX	Network Assurance, Inc Network Assurance, Inc
157	24411560	10/24/2009	Mains	Norman	OK	Network Assurance, Inc United Tel Myproducts
158	28017991	10/20/2010	Hall	San Ramon	CA	Network Assurance ATT
159	25172155	01/21/2010	Phelps	Carson City	NV	Network Assurance Enhance billing
160	29629633	03/10/2011	Whiteneck	Baytown	TX	Network Assurance- ESBI
161	25139769	01/17/2010	Pagano	Philadelphia	PA	Network Assurance Transaction Clearing LLC Access Savings
162	25514232	02/22/2010	Iovino	East Wallingford	VT	Network Assurance Vermont Telephone Co
163	26779340	06/12/2010	Crawford	TYLER	TX	Network Assurance-EFAX
164	26778587	06/11/2010	Conner	LEWISBURG	TN	Not Provided By Org
165	22466477	03/30/2009	Rivers	LOS ANGELES	CA	Not Provided By Org
166	23869634	08/30/2009	Reynolds Smith	Cleveland	TN	OAN on behalf of Network Assurance INC OAN on behalf of Ideal Savings INC
167	27137042	07/26/2010	Hendrickson	Charlotte	NC	SecuratDat INC
168	27179156	07/29/2010	Ouellette	Fitchburg	MA	SecuratDat Inc.
169	27549303	09/02/2010	Bailey	Madison	GA	Securatdat Transaction Clearing AT&T
170	22450279	04/14/2009	Fitzpatrick	GREENWOOD	IN	Talent And More,LLC
171	28500850	12/08/2010	Gay	Murrieta	CA	Techmax Solutions
172	26169756	04/08/2010	Kim	CHINO HILLS	CA	Techmax solutions
173	32594908	06/06/2011	Nelson	BROOKVILLE	OH	Techmax Solutions
174	27779700	09/27/2010	Neville	Norwalk	CA	Techmax Solutions
175	29150622	12/22/2010	Pendleton	PEMBROKE	KY	TECHMAX SOLUTIONS

Consumer Sentinel Complaints

	A	B	D	E	F	G
176	27543802	08/17/2010	Coffell	EVERETT	WA	Techmax Solutions Fax
177	26452246	05/17/2010	Groves	Leavenworth	KS	Techmax Solutions Inc A Digital Village.com
178	28531009	12/10/2010	Iachetta	Richardson	TX	TechMax Solutions, Inc.
179	28205042	11/07/2010	McCanna	Pacifica	CA	TechMax Solutions, Inc Easytube.tv
180	23261139	07/02/2009	Collins	Cumming	GA	Total Enhanced Services Billing, Inc a/ka Network Assurance
181	24407715	10/23/2009	Hobert	Los Angeles	CA	Total ILD Teleservices Voice Mail Professionals
182	27502380	08/30/2010	Taylor	Ann Arbor	MI	Transaction Clearing(+Voice Mail professionals) Voice Mail Professionals
183	28399943	11/30/2010	Wood	Fort Wayne	IN	Transaction Clearing Hearyou2
184	20607924	10/18/2008	Bova	Mentor	OH	Unknown
185	25505272	02/20/2010	McMackin	Mullica Hill	NJ	Unknown
186	28382054	11/26/2010	Mumford	Carson City	NV	Unknown
187	34374826	01/09/2012	DiBernardino	Drums	PA	US Prize Draw.com, ESBI, American eVoice
188	13822296	05/15/2008	Daly	South Dartmouth	MA	USBI VoiceNet ILD VERIZON American eVoice USPrizeDraw.com Clash-Media Advertising Ltd American Evoice
189	24958417	12/21/2009	Drake	ELKHART	IN	American Evoice
190	12952019	02/14/2008	Smiechowski	Pittsburgh	PA	Voice Mail Professional
191	23208738	06/25/2009	Bastian	Gholson	TX	Voice Mail Professionals
192	13438232	04/02/2008	Elkins	Wesson	MS	VOICE MAIL PROFESSIONALS
193	22799310	05/12/2009	Lanham	ELKINS	WV	Voice Mail Professionals
194	22902769	05/29/2009	Perez	Weaverville	CA	Voice Mail Professionals
195	23903139	09/02/2009	Wild	Long Beach	CA	Voice Mail Professionals
196	20527440	10/08/2008	Anderson	Encinitas	CA	Voice mail professionals and ILD Teleservices Inc.
197	21876960	03/02/2009	King	Oklahoma City	OK	Voice Mail Professionals Inc
198	22768274	05/15/2009	Chalman	Anaheim	CA	Voice Mail Professionals Inc.
199	22822858	05/20/2009	Abrams	Fremont	CA	VOICE MAIL PROFESSIONALS/ILD Teleservices
200	23518715	07/27/2009	Crouch	Clovis	CA	Voice Mail Services
201	22959719	06/04/2009	Dean	Reading	PA	Voice Mail Services
202	29422408	04/20/2009	HOYT	BEAVERTON	OR	VOICE MAIL SERVICES
203	26604541	05/21/2010	Piefer	HOUSTON	TX	Voice Mail Services
204	28119896	10/31/2010	Robinson	Flower Mound	TX	Voice Mail Services
205	28682168	12/28/2010	Townsend	Newport Beach	CA	Voice Mail Services
206	25306332	02/04/2010	Harned	Gilbertsville	PA	Voice Mail Services
207	39343440	04/17/2009	Hoyt	ALOHA	OR	Voice Mail Services - Foneright
208	39344112	10/29/2010	Schwartz	WILMETTE	IL	Voice Mail Services - Foneright

Consumer Sentinel Complaints

	A	B	D	E	F	G
209	23455555	07/21/2009	Wiante	Port Washington	NY	Voice Mail Services Inc
210	22001121	03/11/2009	Foley	Fort Worth	TX	Voice Mail Services or ESBI
211	23646078		Kohout	Rochester	NY	
212	24663018	11/17/2009	Bryon	Shawnee	KS	
213	23532316		Rivers	Los Angeles	CA	
214	32372689		Via	Playa Del Rey	CA	
215	23037559	National Do Not Call Registry	Johnson	Escondido	CA	American Evoice LTD, Voicemail Mth Fee
216	22573604	National Do Not Call Registry	Not Provided		IL	American EVoice, LTD.
217	22988956		Di Pietro	Los Angeles	CA	Network Assurance EFax
218	27490032	National Do Not Call Registry	Wotruba	Spring	TX	Techmax Solutions Inc.
219	28130296	National Do Not Call Registry	Nichols	Basehor	KS	Techmax Solutions, Inc.
220	29622051	National Do Not Call Registry	Hunter	Rockport	TX	Voice Mail Professionals
221	23336733	National Do Not Call Registry	Beil	Carson City	NV	VOICE MAIL PROFESSIONALS VM MTHLY FEE
222	21774025	National Do Not Call Registry	Fedunok	Baden	PA	T Mobile Voice Mail Services
223	22037915	National Do Not Call Registry	Not Provided		NY	voice mail services
224	23800092	National Do Not Call Registry	pirzad	norcross	GA	Voice Mail Services

PX 12, Att. 50, p. 000884

STATE OF VERMONT
SUPERIOR COURT
WASHINGTON UNIT

FILED - 2 APR 03

In re VOICE MAIL SERVICES, LTD.)

CIVIL DIVISION

Docket No. 497-8-11 Wnw

ASSURANCE OF DISCONTINUANCE

WHEREAS Voice Mail Services, Ltd. (hereinafter referred to as "VMS"), is a Nevada corporation with offices at 3753 Howard Hughes Parkway, Suite 200, Las Vegas, NV 89169;

WHEREAS VMS is a third-party provider of standalone voice message services, the charges for which are placed on local telephone bills with the assistance of a San Antonio, Texas-based company called Enhanced Services Billing, Inc. (ESBI);

WHEREAS VMS' charges to consumers averaged \$14.95 per month;

WHEREAS during the month of June 2004 and then again during the period May 2006 to February 2010, VMS charged a total of \$89,810 to 1,144 consumers for its services that appeared on local telephone bills in Vermont's area code 802;

WHEREAS sellers of goods or services that are to be charged on a consumer's local telephone bill are required under 9 V.S.A. § 2466 to mail a notice to the party to be charged, containing information specified in the statute;

WHEREAS while VMS did provide to Vermont consumers who were to be charged for its services on their local telephone bills a notice of the charge, the notice did not contain the consumer assistance address and telephone number required by 9 V.S.A. § 2466(c)(4), nor was the notice sent to consumers by mail, as required by 9 V.S.A. § 2466(b);

AND WHEREAS the Attorney General is willing to accept this Assurance of Discontinuance pursuant to 9 V.S.A. § 2459;

Office of the
ATTORNEY
GENERAL
109 State Street
Montpelier, VT
05609

THEREFORE, the parties agree as follows:

1. *Injunctive relief.* VMS shall comply strictly with all provisions of Vermont law, including but not limited to provisions of 9 V.S.A. § 2466 and 9 V.S.A. chapter 63 relating to the placement of charges on local telephone bills associated with telephone numbers in area code 802.

2. *Consumer relief.*

a. For each consumer from which VMS has received money through a charge on a local telephone bill with a number in area code 802, VMS shall, within ten (10) business days of signing this Assurance of Discontinuance, arrange for an electronic credit record to the consumer's local telephone company in the amount of all such monies that have not been previously refunded. VMS shall use due diligence to ensure that accurate credits are provided to each consumer to whom a credit is due.

b. If a credit record sent under the preceding paragraph is not accepted or is returned by the local telephone company, VMS shall, within ten (10) days of learning of the non-acceptance or the return, send to the consumer, by first-class mail, postage prepaid, a check in the amount of the credit due to the consumer's last known address (which check shall be valid for at least sixty (60) days from its date of issue), accompanied by a letter in substantially the form attached as Exhibit 1 hereto.

c. No later than sixty (60) days after signing this Assurance of Discontinuance, VMS shall provide to the Vermont Attorney General's Office the names and addresses of the consumers whose telephone numbers were credited, and to which letters and payments were sent, under this Assurance of Discontinuance, along with the date and amount of each credit or payment.

d. No later than ninety (90) days after signing this Assurance of Discontinuance, VMS shall mail to the Vermont Attorney General's Office, 109 State Street, Montpelier, VT 05609, a single check, payable to "Vermont State Treasurer," in the total dollar amount of all checks that were returned as undeliverable or that went uncashed, to be treated as unclaimed funds, along with a list, in electronic Excel format on a compact disk, of the consumers whose checks were returned or were not cashed (which list shall set out the first and last names of the consumers in distinct fields or columns), and for each such consumer, the last known address and dollar amount due.

3. *Civil penalties, fees and costs.* Within twenty (20) days of signing this Assurance of Discontinuance, VMS shall pay to the State of Vermont, in care of the Vermont Attorney General's Office, the sum of ten thousand dollars (\$10,000) as reimbursement for fees and costs.

4. *Binding effect.* This Assurance of Discontinuance shall be binding on VMS and its successors and assigns.

5. *Release.* The State of Vermont hereby releases and discharges any and all claims that it may have against VMS or its affiliates based on conduct or activities arising under or in connection with 9 V.S.A. § 2466 and/or 9 V.S.A. Chapter 63 prior to the date of this Assurance of Discontinuance.

Date: 7/2/11

Office of the
ATTORNEY
GENERAL
109 State Street
Montpelier, VT
05609


STATE OF VERMONT

WILLIAM H. SORRELL
ATTORNEY GENERAL

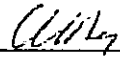
by: Elliot Burg
Elliot Burg
Assistant Attorney General

Date: 7/27/2011

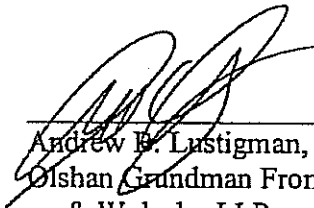
VOICE MAIL SERVICES, LTD.

by: 
Its Authorized Agent

APPROVED AS TO FORM:



Elliot Burg
Assistant Attorney General
Office of Attorney General
109 State Street
Montpelier, VT 05609
For the State of Vermont



Andrew B. Lustigman, Esq.
Olshan Grundman Frome Rosenzweig
& Wolosky LLP
Park Avenue Tower
65 East 55th Street
New York, NY 10022
For Voice Mail Services, Ltd.

Office of the
ATTORNEY
GENERAL
109 State Street
Montpelier, VT
05609

Exhibit 1 (Letter to Businesses)

Dear [Name of Consumer]:

Voice Mail Services, Ltd. ("VMS") has entered into a settlement with the Vermont Attorney General's Office to resolve claims that we did not properly notify you, in accordance with Vermont law, about charges billed to your local telephone bill for our services.

As part of that settlement, we are enclosing a refund check for all charges relating to VMS' services that appeared on your local telephone bill.

You have no obligation to do anything in response to this payment.

Sincerely,



Voice Mail Services, Ltd.

Office of the
ATTORNEY
GENERAL
19 State Street
Montpelier, VT
05609

**U.S. District Court
District Of Montana (Missoula)
CRIMINAL DOCKET FOR CASE #: 9:11-cr-00061-DLC-4**

Case title: USA v. Washington et al

Date Filed: 12/22/2011

Assigned to: Judge Dana L.
Christensen

Defendant (4)

Steven Sann

represented by **Michael J. Sherwood**
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ATTORNEY TO BE NOTICED

Pending Counts

21:846 – CONSPIRACY TO
MANUFACTURE AND
DISTRIBUTE MARIJUANA
(1)

21:846 – CONSPIRACY TO
MAINTAIN DRUG-INVOLVED
PREMISES with FORFEITURE
ALLEGATION
(1s)

Disposition

Highest Offense Level (Opening)

Felony

Terminated Counts

None

Disposition**Highest Offense Level
(Terminated)**

None

Complaints

None

Disposition**Plaintiff**

USA

represented by **Tara J. Elliott**
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ATTORNEY TO BE NOTICED

Date Filed	#	Docket Text
12/22/2011	<u>1</u>	INDICTMENT with Forfeiture Allegation as to Jason Washington (1) count(s) 1, 2, 5, Darin Mower (2) count(s) 1, 3, Gregory Zuckert (3) count(s) 1, 4, Steven Sann (4) count(s) 1, Lisa Fleming (5) count(s) 1, Jesse Shewalter (6) count(s) 1, Christopher Cronshaw (7) count(s) 1, 2. (ASG,) (Entered: 12/23/2011)



View U.S. District Court Opinion

View Original Source Image of This Document

STEVEN V. SANN, Plaintiff, vs. PATRICK F. MASTRIAN, III, Defendant.

1:08-cv-1182-JMS-TAB

UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF INDIANA, INDIANAPOLIS DIVISION

2008 U.S. Dist. Ct. Pleadings 43310; 2008 U.S. Dist. Ct. Pleadings LEXIS 27268

September 3, 2008

Complaint

VIEW OTHER AVAILABLE CONTENT RELATED TO THIS DOCUMENT: U.S. District Court: Motion(s)

Other: Miscellaneous Expert Witness Filing(s)

COUNSEL: [*1] THE NICE LAW FIRM, Robert J. Nice, Atty. No. 10466-49, Kenneth A. Ewing, Arty. No. 23410-49, THE NICE LAW FIRM, Indianapolis, IN, Counsel for Plaintiff.

TITLE: Complaint

TEXT: Come now Plaintiff, Steven V. Sann, and for his Complaint against Defendant, Patrick F. Mastrian, III, alleges and states as follows;

Parties

1. Plaintiff, Steven V. Sann ("Sann"), is a citizen of the State of Montana.
2. Defendant, Patrick F. Mastrian, III ("Mastrian"), is a citizen of the State of Indiana as well as an individual who at all times relevant hereto was licensed to practice law in the State of Indiana and maintained his principal place of business in Marion County, Indiana.

Jurisdiction

3. This Court has original jurisdiction over this case pursuant to *28 U.S.C. Section 1332*.

Common Allegations

4. Plaintiff entered an agreement with Defendant during the period between August 14 and August 21, 2006, for the purpose of representing him in the case of *Cindy Landeen v. Phonebillit, Inc. and Mirror Media Company, et al.*, filed in the United States District Court for the Southern District of Indiana, under Case Number 1:04-CV-1815. [*2]
5. Mastrian, among other aspects of that case, prosecuted a legal malpractice claim on behalf of Sann against attorney Neal Lucas.
6. Pursuant to a case management plan issued in that case, Mastrian was to disclose any and all expert witnesses on or before September 29, 2006.

7. Mastrian filed an expert witness disclosure on Sarin's behalf on October 31, 2006.

8. On September 11, 2007, the United States District Court ("District Court") filed an order excluding Sarin's expert from testifying at trial for the reason said expert was belatedly disclosed.

9. On September 11, 2007, the District Court also filed an order excluding the expert tendered by the Lucas defendant for the reason said expert was not sufficiently qualified to render an expert opinion.

10. Had Mastrian timely disclosed his client's expert, his client's expert on the legal malpractice issue would have been unopposed.

11. On December 20, 2007, the District Court dismissed Plaintiff's legal malpractice claim with prejudice for the reason that Plaintiff could not establish the standard of care and corresponding breach without expert opinion.

COUNT I - PROFESSIONAL NEGLIGENCE

Come now Plaintiff, [*3] Steven V. Sann, and for the Count 1 of his Complaint against Defendant, Patrick F. Mastrian, III, alleges and states as follows:

12. Plaintiff incorporates rhetorical paragraphs 1 through 11 by reference as if fully set forth herein.

13. Upon being retained, Defendant owed Plaintiff a duty of reasonable care to be exercised by Defendant in the representation of Plaintiff.

14. The representation provided by Defendant was substandard and did not conform to that of a reasonably prudent attorney practicing within the State of Indiana.

15. As a direct and proximate result of Defendant's substandard and negligent representation of Plaintiff, Plaintiff has been damaged.

16. Plaintiff is entitled to recover of and from Defendant all such damages resulting from the negligent representation, together with prejudgment interest, post-judgment interest, and other relief, all in an amount to be proven at trial.

WHEREFORE, Plaintiff, Steven V. Sann, prays for judgment against Defendant, Patrick F. Mastrian, III, in an amount which will fully and fairly compensate them for their losses, for prejudgment interest, post-judgment interest, for costs of this action, and for all other relief [*4] just and proper in the premises.

Respectfully submitted,

THE NICE LAW FIRM

/s/ [Signature]

Robert J. Nice, Atty. No. 10466-49

Kenneth A. Ewing, Arty. No. 23410-49

THE NICE LAW FIRM

1311 West 96th Street

Suite 200

Indianapolis, IN 46260

(317) 269-3500

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Counsel for Plaintiff

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KAewing@nice-law.com



COMMITTEE ON COMMERCE,
SCIENCE, AND TRANSPORTATION

OFFICE OF OVERSIGHT AND INVESTIGATIONS
MAJORITY STAFF

**UNAUTHORIZED CHARGES ON
TELEPHONE BILLS**

STAFF REPORT FOR CHAIRMAN ROCKEFELLER
JULY 12, 2011

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- ❖ EXHIBIT 1: Third-Party Billing Graphics
- ❖ EXHIBIT 2: Example Telephone Bills
- ❖ EXHIBIT 3: Example Third-Party Vendor Applications

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- ❖ APPENDIX A: Cramming Case Studies
- ❖ APPENDIX B: Sample List of Confirmed Victims of Cramming
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EXECUTIVE SUMMARY

In May 2010, Chairman Rockefeller launched an investigation into third-party billing on landline telephone bills. He opened the investigation because consumers had complained for years that they were finding mysterious charges on their telephone bills for services they had not purchased. To understand the scope and the severity of this problem, commonly referred to as “cramming,” the Senate Commerce Committee staff has conducted a wide-ranging investigation over the past year.

The evidence obtained through this investigation suggests that third-party billing is causing extensive financial harm to all types of landline telephone customers, from residences and small businesses, to government agencies and large companies. Over the past decade, telephone customers appear to have been scammed out of billions of dollars through third-party billing on landline telephones. Unauthorized third-party charges are a nationwide problem.

THIRD-PARTY BILLING AND THE RISE OF CRAMMING

Cramming is not a new problem. It began appearing in the 1990s, when telephone companies opened their billing platforms to an array of third-party vendors offering a variety of services. For the first time, telephone numbers became a payment method equivalent to credit card numbers. Consumers and businesses could purchase products or services with their telephone numbers and the charges for the services would later appear on their telephone bills.

While the telephone companies’ decision to open their billing platforms had the potential to benefit consumers and businesses, cramming quickly emerged as an unintended consequence. The rise of cramming was so significant in the late 1990s that federal authorities, consumer advocates, and telephone companies all agreed that changes to the telephone companies’ third-party billing systems were needed.

At the time, both the Federal Communications Commission (FCC) and the telecommunications industry advocated for a voluntary approach, rather than rulemaking or congressional action. The United States Telephone Association told Congress that the industry “needed flexibility to deal with cramming on a case specific basis” and that “mandatory guidelines or a one-size-fits-all approach would erode that ability.” Although mandatory requirements for telephone companies were discussed, the problem was addressed almost exclusively through voluntary guidelines. The only mandatory requirements placed on telephone companies at the federal level have been the FCC’s “Truth-in-Billing” regulations, which require disclosure of third-party charges on telephone bills.

Over a decade later, thousands of consumers still regularly complain to the Federal Trade Commission (FTC) and the FCC about cramming, while state and federal authorities continue to bring law enforcement actions against individuals and companies for cramming. These cases have shown that consumers continue to be scammed out of millions of dollars through cramming.

THE SENATE COMMERCE COMMITTEE'S INVESTIGATION

To understand the scope of the cramming problem, the Committee requested information related to third-party billing and cramming from telephone companies; state and federal regulatory agencies; companies that offer third-party billing as a method of payment; consumers, businesses, and government agencies that have been affected by cramming; and companies that specialize in auditing telephone bills.

The evidence obtained and analyzed by Committee staff suggests that third-party billing on landline telephones has largely failed to become a reliable method of payment that consumers and businesses use to conduct legitimate commerce. Rather, it created cramming, a problem of massive proportions likely affecting millions of telephone users and costing them billions of dollars in unauthorized third-party charges over the past decade. With the exception of legitimate third-party vendors that offer services like satellite television and long distance, third-party billing appears to be primarily used by con artists and unscrupulous companies to scam telephone customers.

The key findings of the Committee staff's investigation are the following:

Third-party billing is a billion dollar industry. Telephone companies place approximately 300 million third-party charges on their customers' bills each year, which amount to more than \$2 billion worth of third-party charges on telephone bills every year. Over the past five years, telephone companies have placed more than \$10 billion worth of third-party charges on their customers' landline telephone bills.

A substantial percentage of third-party charges are unauthorized. While Committee staff cannot determine precisely how many third-party charges are unauthorized, the evidence obtained through the investigation suggests it is a large percentage.

- Telephone customers with third-party charges on their telephone bills overwhelmingly reported that the charges were unauthorized. Committee staff has spoken with more than 500 individuals and business owners whose telephone bills included third-party charges. Not one person said the charges were authorized. Law enforcement agencies have reported similar findings when conducting surveys for their own cramming investigations.
- Committee staff is aware of hundreds of third-party vendors whose actions suggest they are engaged in cramming. For example, a company specializing in auditing telephone bills reported that over 800 different third-party vendors had placed unauthorized third-party charges on its clients' landline telephone bills.
- Committee staff has found hundreds of egregious examples of cramming. Third-party vendors have enrolled deceased persons in their so-called "services" and charged family members' telephone bills for it. They have charged telephone lines dedicated to fire alarms, security systems, bank vaults, elevators, and 911 systems. Senior citizens' telephones have been enrolled in webhosting services, even though they have never used

the Internet. A children's hospital was charged for a "celebrity tracker" e-mail service that provided "daily celebrity news feeds, photos, and videos." A national bank's telephone lines were charged for "credit protection plans." Third-party vendors even crammed unauthorized charges for voicemail services onto AT&T's own telephone lines.

Telephone companies profit from cramming. Over the past decade, telephone companies have generated over \$1 billion dollars in revenue by placing third-party charges on their customers' telephone bills. Since 2006, AT&T, Qwest, and Verizon have earned more than \$650 million through third-party billing. Verizon explained that it "receives a flat fee between \$1 and \$2 per charge for placing third-party charges" on its customers' bills. Because telephone companies generate revenue by placing third-party charges on their customers' bills, telephone companies profit from cramming. Documents reviewed by the Committee staff show that some telephone company employees feel financial pressure to approve third-party vendors even though the companies appear to be crammers.

Cramming affects every segment of the landline telephone customer base. Unauthorized third-party charges harm residences, small businesses, nonprofits, corporations, government agencies, and educational institutions. The Committee has accumulated thousands of examples of cramming on nonresidential telephone bills.

Examples of cramming on small business telephone lines. A small business that owns Popeyes and Krispy Kreme franchises reported that third-party vendors placed more than \$4,000 worth of charges on its telephone bills for electronic facsimile and other services it did not authorize or use. A small business owner in Nevada reported that seventeen different third-party vendors charged him over \$4,000 for online business listings, voicemail, identity theft protection, and streaming video services he did not authorize or use. A bicycle store owner in Illinois reported approximately \$1,500 of unauthorized charges for "virtual fax and voicemail" services she did not authorize or use.

Examples of cramming on corporate telephone lines. Large organizations are particularly susceptible to cramming because they often have thousands of telephone lines in hundreds of locations. Crammers appear to target them specifically. A national food chain reported over \$100,000 worth of unauthorized third-party charges on a yearly basis. Other companies provided similar figures. A national retail chain reported \$550,000 in unauthorized third-party charges on its telephone bills over the past decade. The retail chain estimates it has spent \$400,000 in resources battling unauthorized third-party charges.

Examples of cramming on government telephone lines. Local, state, and federal agencies also reported cramming on their landline telephone bills. The United States Postal Service would have paid almost \$550,000 in unauthorized third-party charges if it had not hired an auditor to examine its bills. The United States Naval Station in San Diego, California, reported its telephone bills included \$11,000 worth of unauthorized third-party charges in one quarter in 2009. Since November 2009, Los Angeles County has received \$306,000 in billing credits for unauthorized third-party charges on its AT&T

landline telephone bills. Los Angeles, Chicago, New York, and other large city governments also battled cramming charges.

Many third-party vendors are illegitimate and created solely to exploit third-party billing. Committee staff has found third-party vendors operating out of post office boxes, fake offices, and residences, with “presidents” that know nothing about their “companies.” One woman admitted that she became involved because “a friend said do you want to become president of a company.” Another “president” admitted that he did nothing more than sign his name to papers that were submitted to telephone companies.

Many telephone customers experiencing cramming did not receive help from their telephone companies. Although telephone companies said they instructed their representatives to assist customers with cramming problems, consumers and businesses frequently reported that the telephone companies were not helpful. Company representatives frequently stated incorrectly that telephone companies were “legally obligated to place the charges on their bills,” and that, “there was nothing they could do to help them.” Only after these consumers contacted the Better Business Bureau or their state attorneys general did their telephone companies provide assistance for many of them. Business and government offices had similar experiences. For example, an AT&T Senior Account Manager for the City of Tyler, Texas, stated, “Neither myself or my team can do anything to resolve these for you and this isn’t the first time we’ve been asked.” He added, “My former account Dallas County would have 20-30 per month...I wish, I really wish there was some way we could help but there is not.”

The telephone companies are aware that cramming is a major problem on their third-party billing systems. While telephone companies regularly tell their regulators and the media that their cramming complaint rates are low, internal documents reviewed by Committee staff show that the companies understand cramming is a major customer service problem. The companies have received hundreds of thousands of complaints in which consumers used words like “fraud,” “scam,” “theft,” “hoodwinked,” “shocked,” “disgusted,” “upset,” “stealing,” “bad business,” “taking advantage,” “disappointed,” and “unethical” to describe their experiences with third-party billing. Furthermore, telephone companies deal with only a small fraction of the actual number of their dissatisfied, angry customers, because most customers either never realize they are being charged or they complain directly to third-party vendors. Over an eight month period in 2010, for example, more than 200,000 people directly called a set of related third-party vendors to cancel their services because they “did not understand,” “did not remember,” or “did not authorize” the charges. Over the same period, those third-party vendors received approximately 2,750 cramming complaints forwarded from telephone companies.

I. BACKGROUND

For over a decade, telephone users have complained that their landline telephone bills include unauthorized third-party charges. This problem, commonly referred to as “cramming,” first appeared in the 1990s, after the telephone companies opened their billing platforms to an array of third-party vendors offering a variety of services. In recent years, the Federal Trade Commission (FTC), the Federal Communications Commission (FCC), and state attorneys general have brought multiple enforcement actions against individuals and companies for engaging in cramming. These cases showed that telephone users continue to be scammed out of millions of dollars.

The Commerce Committee opened this investigation to determine how pervasive cramming is on the telephone companies’ “billing and collection” systems and to understand why telephone users regularly face these unauthorized third-party charges. Over the past year, Committee staff has obtained information from dozens of companies involved in third-party billing and interviewed hundreds of consumers and businesses that have been harmed by cramming. This report summarizes the findings of the staff’s investigation. It examines the development of third-party billing on landline telephone bills, the process of placing unauthorized charges on phone bills, the financial costs of cramming on American consumers and businesses, and the role telephone companies play in third-party billing and cramming.

A. Development of the Third-Party Billing System on Landline Telephone Bills

The development of third-party billing on landline telephone bills can be traced to two regulatory actions in the 1980s: the divestiture of AT&T in 1984, and the FCC’s subsequent decision to detariff telephone billing and collection in 1986. Following the break-up of AT&T, “regional bell operating companies,” also referred to as “local exchange carriers,”¹ provided local telephone services, but were not permitted to offer their own long distance services. Long distance was still supplied by AT&T, which no longer had its own billing and collection system due to divestiture. Consequently, the local telephone companies provided billing and collection for AT&T’s long distance service. To promote competition and fairness, they were also required to provide billing and collection services on a nondiscriminatory basis for other companies that offered long distance services.²

With the FCC’s decision to detariff billing and collection in 1986, telephone companies gained flexibility over how they used their billing and collection systems. Over time, they opened their billing and collection systems to additional third-party companies offering a variety of services, some of which were completely unrelated to telephone service. This decision led to third-party billing on landline telephone bills as it exists today. For the first time, telephone numbers worked much like credit card numbers. Consumers could purchase services with their telephone numbers, and the charges for the services would later appear on their telephone bills.

¹ This report uses the term “telephone companies” to describe the various types of local exchange carriers that bill their customers for landline telephone service.

² Federal Communications Commission, *Detariffing of Billing and Collection Services, Report and Order*, 102 F.C.C.2d 1150 (Jan. 29, 1986).

Although there has been confusion over whether telephone companies must allow third-party vendors to place charges on their customers' telephone bills, the companies' decision to open their billing platforms to an array of outside vendors was largely a business decision rather than a federal regulatory requirement. The FCC explained to Congress in 1998:

[T]he Commission does not require the local exchange companies to provide billing and collection services for any entity requesting such service. The carriers have wide latitude to decide for whom they will provide such service, the terms under which they will provide service, and the grounds under which they will discontinue providing service to customers who refuse to play by the rules.³

Any federal obligation the former Bell operating companies may have had to provide third parties access to their billing systems was extinguished in 2007, when the FCC relieved them of the nondiscrimination obligations imposed by Section 272 of the 1996 Telecommunications Act.⁴ Presently, with the exception of a few state requirements, telephone companies are free to allow, or not allow, whatever companies they choose to place third-party charges on their customers' telephone bills.

B. Emergence of the Cramming Problem in the 1990s

In the 1990s, state and federal authorities, including both the FTC and FCC, saw a major spike in consumer complaints about unauthorized third-party charges on telephone bills. At the time, experts linked this outbreak of fraud to the telephone companies' inexperience in managing third-party billing payment systems. The FTC stated that, "con artists have found the telephone billing and collection system to be a fertile area to defraud consumers" because it has "yet to develop the kind of effective mechanisms for risk assessment and fraud prevention that characterize other billing and collection systems."⁵

Experts also attributed cramming to the ease with which a con artist could obtain consumers' and businesses' telephone numbers. They noted that the telephone companies' decision to make their customers' telephone numbers akin to credit card numbers created the ideal conditions for fraudulent conduct. Unlike credit card numbers, telephone numbers were widely available to anyone with a telephone directory. The FCC explained:

[I]t is significantly *easier* to bill fraudulent charges on telephone bills than on credit card bills. While credit card charges require access to a customer account number that consumers understand should be treated confidentially, all that is

³ Permanent Subcommittee on Investigations for the Senate Committee on Governmental Affairs, *Hearing on "Cramming: An Emerging Telephone Billing Fraud*, 105th Cong. (July 23, 1998) (S. Hrg. 105-646).

⁴ *Section 272(f)(1) Sunset of the BOC Separate Affiliate and Related Requirements; 2000 Biennial Regulatory Review Separate Affiliate Requirements*, CC Docket No. 00-175, Report and Order and Memorandum Opinion and Order, 22 FCC Rcd. 16440 (2007) (*Section 272 Sunset Order*).

⁵ Federal Trade Commission Report, *Fighting Against Fraud: The Case Against Cramming* (June 1999) (online at <http://www.ftc.gov/reports/Fraud/3rd/fightingconsumerfraud.shtm>).

often required to get a charge billed on a local telephone bill is the consumer's telephone number. This number is not only expected to be widely distributed, but can easily be "captured" by an entity even when the consumer has not authorized charges or made a purchase.⁶

If so inclined, a con artist needed only a few minutes to obtain thousands of consumers' and businesses' telephone numbers. In 1999, when analyzing cramming, the General Accounting Office (GAO) explained that "[s]ome vendors apparently have simply lifted names and numbers from telephone directories to charge businesses for nonexistent services."⁷ The rampant levels of fraud and the ease in which it was accomplished led the FCC to rank cramming "as one of the most serious consumer problems in the industry."⁸

C. Prior Efforts to Combat Cramming

The rise of unauthorized third-party charges in the 1990s was so significant that federal authorities, consumer advocates, and the telephone companies all agreed that changes to the telephone companies' third-party billing systems were needed. At the time, both the FCC and the telephone companies advocated correcting the problem through voluntary guidelines, rather than through FCC rulemaking or congressional action.

In April 1998, the FCC invited the largest telephone companies, along with representatives of the relevant telecommunications industry associations, to participate in a workshop to develop a set of voluntary guidelines to combat cramming.⁹ By July 1998, the telephone companies and the industry had agreed upon a set of nonbinding guidelines to combat the cramming problem.¹⁰ During subsequent congressional hearings about cramming, the telephone industry used the new voluntary guidelines to argue that congressional action on cramming and third-party billing was not needed.¹¹ At a Senate hearing in July 1998, the President of the United States Telephone Association stated:

The LEC [local exchange carrier] industry should be given the opportunity and the needed time to implement the guidelines that have been developed. I have a high degree of confidence that these voluntary guidelines will produce an effective means to curb this abuse. This industry has a powerful self-interest to

⁶ Federal Communications Commission, *Truth-in-Billing and Billing Format*, CC Docket No. 98-170, First Report and Order, 14 FCC Rcd. 7492 (May 11, 1999) (italics in original).

⁷ General Accounting Office, *Overview of the Cramming Problem* (GAO/T-RCED-00-28) (Oct. 25, 1999).

⁸ 1998 Senate Cramming Hearing, *supra*, note 3.

⁹ Federal Communications Commission, *Anti-Cramming Best Practices Guidelines* (available at www.fcc.gov/Bureaus/Common_Carrier/Other/cramming/cramming.html) (accessed July 7, 2011).

¹⁰ *Id.*

¹¹ See 1998 Senate Cramming Hearing, *supra*, note 3; Subcommittee on Telecommunications, Trade, and Consumer Protection for the House Committee on Commerce, *Hearing on Protecting Consumers Against Cramming and Spamming, 105th Cong.* (Sep. 23, 1998).

correct this problem, and, as I mentioned before, we are working overtime to rid the industry of this scourge.¹²

A number of bills were introduced in Congress that addressed cramming by placing requirements on telephone companies, but none were adopted.

This voluntary response to the cramming problem marked a different approach than the one Congress took when it faced similar problems with the credit card payment system in the 1960s and 1970s. In 1974, Congress passed the Fair Credit Billing Act to protect consumers from the fraudulent conduct that credit cards were enabling.¹³ The law limited consumers' liability for unauthorized charges, imposed responsibilities on the credit card companies to ensure that the charges placed on consumers' bills were authorized, and gave consumers the right to dispute charges on their credit card bills.¹⁴

Because federal authorities supported a voluntary approach to the cramming problem, telephone consumers do not have the legal protections that credit card consumers enjoy through the Fair Credit Billing Act. Consumers who dispute charges on their credit card bills have more options and more rights than consumers who dispute charges on their telephone bills.

The only mandatory federal cramming protections that have been provided to consumers are related to telephone bill disclosure. In 1999, the FCC adopted "Truth-in-Billing" regulations, which required telephone bills to contain "full and non-misleading descriptions" of third-party products and services and a clear indication of the third-party company responsible for each charge.¹⁵

D. Cramming in the 2000s

Although the major telephone companies incorporated many of the voluntary guidelines into their third-party billing processes, cramming has continued to be a significant problem for landline telephone users up to the present. In June 2011, the FCC estimated that 15 to 20 million households are affected by cramming on a yearly basis.¹⁶ Over the past decade, state and federal law enforcement agencies have brought dozens of enforcement actions against crammers. These law enforcement actions include the following:

¹² 1998 Senate Cramming Hearing, *supra*, note 3.

¹³ Fair Credit Billing Act, Pub. L. No. 93-495 (1974), 15 U.S.C. §1601 (1976).

¹⁴ *Id.*

¹⁵ Federal Communications Commission, *Truth-in-Billing and Billing Format*, CC Docket No. 98-170, First Report and Order, 14 FCC Rcd. 7492 (May 11, 1999).

¹⁶ Federal Communications Commission, *Cramming Infographic* (June 22, 2011).

- In 2006, the Attorney General of Florida filed a lawsuit against Email Discount Network for charging almost 20,000 Florida consumers' telephone bills for e-mail accounts and coupons they did not request or use.¹⁷
- In 2007, the FTC obtained a \$34.5 million judgment against Nationwide Connections and two related companies for charging consumers for collect calls that were neither made nor received.¹⁸
- In 2009, the Attorney General of Illinois filed a lawsuit against US Credit Find for placing "unauthorized charges on more than 9,000 Illinois consumers' phone bills" for a purported online tutorial that would "help consumers fix their credit."¹⁹
- In 2010, a federal district court awarded the FTC a \$38 million judgment against Inc21.com Corporation and related third-party vendors after learning that as few as 0.3% of the defendants' customer base expressly authorized the defendants' charges on their telephone bills.²⁰
- In 2011, the FCC proposed \$11.7 million in penalties against Main Street Telephone, VoiceNet Telephone, Cheap2Dial Telephone, and Norristown Telephone for charging thousands of telephone users for "dial-around" long distance services they had not ordered.²¹

The frequency of serious anti-cramming law enforcement actions over the past decade suggests that the voluntary guidelines the telephone industry and the FCC developed in the late 1990s have not put an end to cramming. The federal district court judge who issued the opinion in the FTC's recent *Inc21* case made the following observation:

Since its institution, LEC billing has attracted fraudsters...In response to escalating consumer complaints regarding the placement of unauthorized charges on their phone bills—a practice known as "cramming"—the FCC responded in the late 1990s by adopting principles and guidelines to help consumers understand their phone bills and to deter this fraudulent practice. Of course, the approach taken by the FCC was (and remains today) premised on the dubious assumption that consumers scrutinize their phone bills every month before paying them, and local phone companies are vigilant about allowing only *authorized* third-party charges to appear on their bills.²²

¹⁷ Settlement Agreement, *State of Florida, Office of the Attorney General v. Email Discount Network*, Fla. 2d Cir. Ct. (No. 2006 CA 2475) (Feb. 15, 2007).

¹⁸ Stipulated Final Judgment and Order for Permanent Injunction and Consumer Redress as to Defendant Willoughby Farr, *Federal Trade Commission v. Nationwide Connections, Inc.*, S.D. Fla. (No. 06-80180) (Feb. 19, 2008).

¹⁹ The Office of the Illinois Attorney General, *Madigan Reaches Agreement with US Credit Find to Prevent Phone Cramming* (June 18, 2009).

²⁰ *Federal Trade Commission v. Inc21.com Corp.*, 745 F.Supp.2d 975, 992, 1013 (N.D. Cal. 2010).

²¹ Federal Communications Commission, *FCC To Crammers: No More "Mystery Fees: \$11.7 Million in Penalties Proposed for Unauthorized Charges on Consumers' Monthly Phone Bills* (June 16, 2011).

²² Memorandum Opinion and Findings in Support of Preliminary Injunction, *Federal Trade Commission v. Inc21.com Corporation, et al.*, N.D. Cal. (No. C10-00022 WHA) (Feb. 19, 2010).

E. Cramming on Wireless Telephone Bills

Although the Committee's investigation has focused on cramming on landline telephone bills, cramming on wireless telephone bills appears to be a problem as well. Multiple lawsuits in recent years have shown that unauthorized third-party charges are appearing on wireless bills. For example, from 2008 to 2010, the Attorney General of Florida reached settlements with AT&T Mobility, Sprint, T-Mobile, and Verizon Wireless related to unauthorized third-party charges on wireless telephone bills. The companies agreed to issue refunds to their customers and to adopt various disclosure standards for the third-party vendors with which they do business.²³ Earlier this year, the Attorney General of Texas and Verizon Wireless filed separate lawsuits against a group of defendants accused of running a large-scale text-messaging operation that billed millions of dollars of unauthorized third-party charges to consumers' wireless bills.²⁴

Consumers also have reported cramming on wireless telephone bills to the press and consumer groups. Last year, Consumer Reports noted that the "growing use of cell phones as a payment device, for activities such as charitable contributions and mobile banking, creates fertile ground for crammers."²⁵ A Better Business Bureau official recently warned, "You might think that nothing bad can happen from giving out your cell phone number, but you should guard your phone number like you would a credit card or social security number."²⁶

II. THE COMMITTEE'S INVESTIGATION

On June 16, 2010, Chairman Rockefeller opened the Committee's investigation into cramming by sending letters to the then three largest telephone companies that offered landline telephone service: AT&T, Qwest, and Verizon.²⁷ The letters requested information and documents related to customer complaints about cramming, the companies' awareness of the cramming problem, the procedures they put in place to combat cramming, and a list of all third-party vendors they have allowed to place charges on their customers' telephone bills.

In July 2010, Chairman Rockefeller sent letters to the FTC and the FCC to request copies of the complaints each agency had received over the past year that were related to unauthorized third-party charges on consumers' landline telephone bills.

²³ State of Florida, Office of the Attorney General, *McCollum Reaches Settlement with Sprint Over "Free" Ringtones* (Oct. 8, 2008).

²⁴ State of Texas, Office of the Attorney General, *Texas Attorney General Seeks Halt to Fraudulent Text Messaging Scheme* (March 10, 2011); Complaint, *Cellco Partnership dba Verizon Wireless v. Jason Hope et al.*, D. Ariz. (No. 2:11-cv-00432-SRB) (Mar. 7, 2011).

²⁵ *Beat the New 'Cramming' Scams*, Consumer Reports (Aug. 2010).

²⁶ *BBB: Fight Back Against Phone Bill "Cramming,"* Better Business Bureau (Nov. 1, 2010).

²⁷ Senate Committee on Commerce, Science, and Transportation, *Chairman Rockefeller Announces Investigation into Telephone "Mystery Charges"* (Dec. 17, 2010).

On December 17, 2010, Chairman Rockefeller sent letters to three additional companies: daData, Inc., My Service and Support, and MORE International.²⁸ These three companies appeared to be related to a large number of third-party vendors that were placing charges on telephone bills, many of which had been the subject of repeated consumer complaints about unauthorized charges. The letters asked the companies to provide information and documents explaining their relationships with the third-party vendors, their role in placing charges on consumers' telephone bills, their methods of acquiring customers, and complaints related to cramming.

On March 31, 2011, Chairman Rockefeller sent letters to five additional telephone companies offering landline telephone service: CenturyLink, Windstream, Frontier Communications, FairPoint Communications, and Cincinnati Bell.²⁹ The letters requested information related to the policies and procedures they had in place to combat cramming and the numbers and dollar values of third-party charges billed to their customers.

On May 19, 2011, Chairman Rockefeller sent letters to eight companies that specialize in auditing telephone bills: Advantage IQ, Advocate Networks, Cass Information Systems, ProfitLine, SpectraCorp Technologies Group, Symphony Services, Tangoe, and Xigo. During the investigation, Committee staff observed that many businesses, nonprofit organizations, municipalities, and government agencies hired these companies to dispute unauthorized charges on their behalf. The Committee requested information from these auditors to better understand how cramming impacts large business and government entities.

In the course of the investigation, Committee staff has reviewed over 3 million pages of documents. These documents include third-party vendor applications submitted to the telephone companies, telephone company manuals and procedures for handling cramming, correspondence between telephone companies and billing aggregators, correspondence between billing aggregators and third-party vendors, and telephone companies' and third-party vendors' internal e-mails and communications about cramming. In addition, Committee staff reviewed tens of thousands of pages of documents related to cramming complaints from consumers, businesses, and government agencies.

Committee staff also interviewed dozens of individuals with knowledge of cramming. Committee staff spoke with a wide range of telephone users who have been victimized by cramming, from employees of large national companies and government agencies, to individual households. Committee staff also interviewed: auditors hired by companies and government agencies to remove unauthorized third-party charges from their landline telephone bills; "presidents" of third-party vendors; and employees both of telephone companies that offer third-party billing and those from companies that have chosen not to offer it. Finally, Committee staff spoke to officials from both state and federal agencies, including state attorney general offices and state utility commissions, to learn their views on cramming.

²⁸ *Id.*

²⁹ Senate Committee on Commerce, Science, and Transportation, *Rockefeller Probe Into Bogus Charges on Consumer Phone Bills Expands* (Mar. 31, 2011).

III. OVERVIEW OF THIRD-PARTY BILLING ON LANDLINE TELEPHONES

There are two types of third-party billing on landline telephones: (1) third-party billing where a vendor, such as a satellite television network or a large long distance provider, contracts directly with a telephone company to place charges on its customers' bills; and (2) third-party billing where the telephone company contracts with a "billing aggregator," or "clearinghouse," which maintains business relationships with hundreds of other smaller third-party vendors.

The Committee's investigation has focused on the latter arrangement because most third-party charges come through aggregators, and because consumer cramming complaints reviewed by Committee staff overwhelmingly relate to third-party charges placed through aggregators. As will be discussed in the section on "Illegitimate Third-Party Vendors," many third-party vendors that bill through aggregators appear to be created solely to exploit the weaknesses of the landline telephone third-party billing system.

A. *The Third-Party Billing Ecosystem*

When the Committee opened the investigation, Committee staff's understanding was that three types of companies play a role in third-party billing: third-party vendors, billing aggregators, and telephone companies.

Third-Party Vendors: Hundreds of different third-party vendors charge their customers for services through telephone bills. These companies claim to offer an array of services, including long distance, voicemail, online backup, online photo storage, roadside assistance, and electronic facsimile. To gain access to the telephone companies' third-party billing systems, they enter into contracts with billing aggregators. They also register directly with telephone companies and receive a carrier identification code ("sub-CIC") number.

Billing Aggregators: The FTC has explained that billing aggregators open "the gate to the telephone billing and collection system" and "act as intermediaries between the [third-party] vendors and the local phone companies" by "contracting with the local phone companies...to have the local telephone companies collect...charges from consumers."³⁰ Once the charges are collected by the phone companies, the billing aggregators, after taking their fee, pass the revenues back to their client vendors. A handful of aggregators manage third-party vendors' access to landline telephone bills. Aggregator names that appear commonly on phone bills are: ESBI, ILD Teleservices, OAN, Payment One, the Billing Resource, Transaction Clearing, and USBI.

Telephone Companies: Telephone companies control access to their customers' telephone bills and distribute the revenue generated from third-party charges. To place charges on telephone bills, a third-party vendor must first acquire a sub-CIC number and approval from a telephone company. Once a third-party vendor's charges appear on

³⁰ Federal Trade Commission, *Telephone "Crammers" Settle FTC Charges: Billing Aggregators Debited Phone Bills for Charges Consumers Didn't Authorize* (Aug. 6, 2001).

telephone customers' bills, the telephone companies, after collecting their fees, pass the revenue back to the billing aggregators, which then distribute the revenue to the third-party vendors. Committee staff has found that many telephone companies – from large national carriers like AT&T and Verizon to small independent carriers – place third-party charges on their customers' bills.³¹

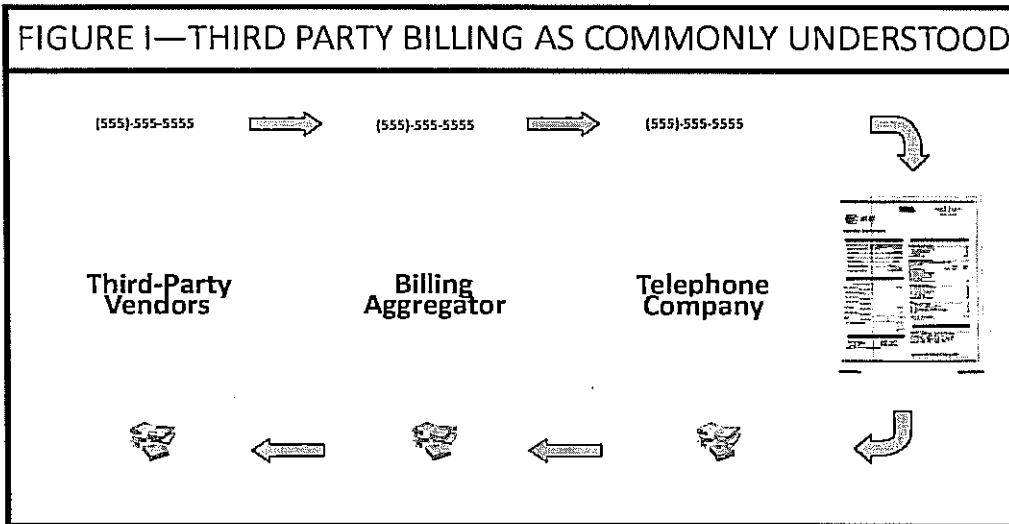
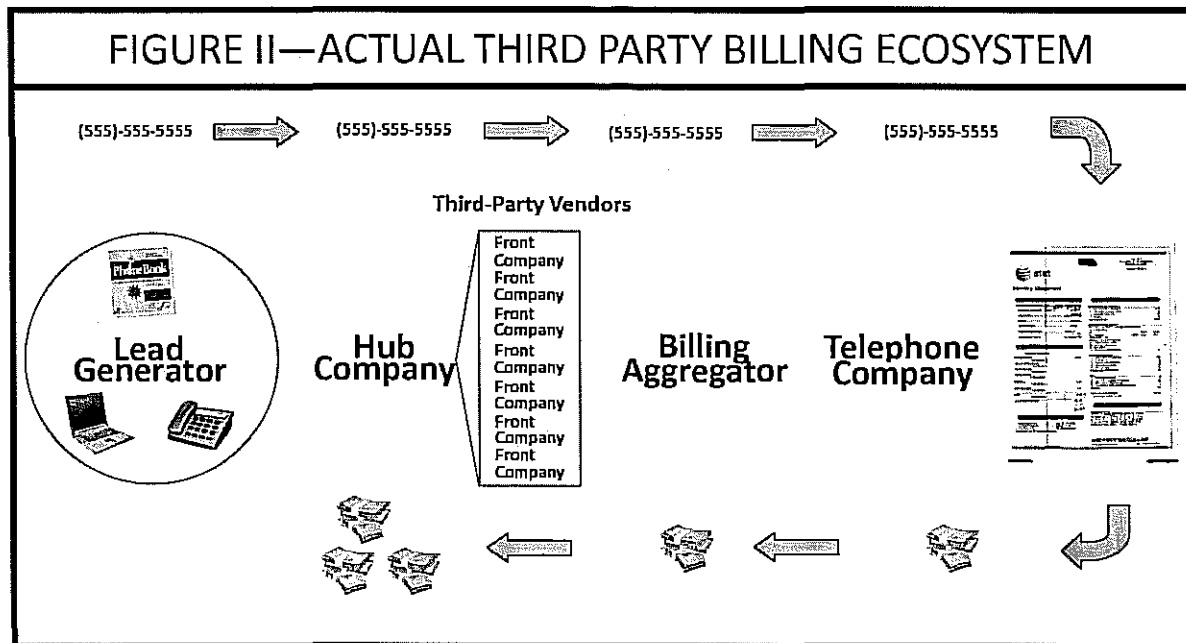


Figure I illustrates the third-party charge process as it is usually described by the involved parties. The third-party vendor allegedly sells a consumer a service and obtains the consumer's "authorization" to bill his or her telephone number. The vendor passes the number to a billing aggregator, which in turn passes the number on to the telephone company that provides the consumer's landline telephone service. The vendor's charge then begins appearing on the customer's telephone bill. Once a customer pays his or her bill, the telephone company collects the portion of the payment that covers the third-party charges and, after taking its fees for placing the third-party charges, distributes the revenue to the billing aggregator, which then distributes to the corresponding third-party vendor.

As Committee staff conducted the investigation, it became apparent that the actual third-party billing ecosystem is more complicated. Many third-party vendors are actually "front companies" for "hub companies" that handle every aspect of the vendors' business. In other

³¹ A number of smaller telephone companies do not allow third-party charges on their customers' bills. For example, the Shenandoah Telephone Company (Shentel) recently wrote Chairman Rockefeller that it eliminated third-party billing in 2007 after receiving cramming complaints from its customers. Letter from David E. Ferguson, Vice President – Customer Services, Shenandoah Telephone Company, to Senator John D. Rockefeller IV (July 5, 2011). The Western Telecommunications Alliance told Committee staff that some of its members terminated third-party billing "out of respect for their customers' dissatisfaction with being" crammed and due to "spending an inordinate amount of time and resources trying to get those charges removed from their customers' bills." E-mail message from Western Telecommunications Alliance to Commerce Committee Staff (July 11, 2011).

words, many third-party vendors do not actually provide the services they claim to provide in their applications to the telephone companies. Committee staff found dozens of examples of third-party vendors that were in fact controlled by hub companies.



The apparent purpose of hub companies is to game the third-party billing system. If a large number of consumers complain to telephone companies or law enforcement authorities about a particular third-party vendor, the hub company can simply shift additional enrollments to other third-party vendors it controls. When one larger company operates through multiple smaller third-party vendors, it is more difficult for telephone companies and other authorities to determine how much cramming is occurring and who is responsible for it. Part V of this report provides detailed information about hub companies Committee staff examined during this investigation.

Complicating matters further, Committee staff found evidence that hub companies outsource marketing and enrollment to companies called “lead generators.” Lead generators are paid to obtain customers’ “authorizations” to bill their telephone numbers. They pass the allegedly authorized telephone numbers onto the hub companies, which then pass the numbers to the billing aggregators under the names of different front companies. This arrangement invites abuse because lead generators are apparently paid based upon how many consumers they enroll, rather than for providing services or maintaining relationships with customers. Their practices will be discussed further in the next section of this report.

B. The Cost and Scope of Third-Party Billing

To understand the scope of third-party billing, the Committee requested financial information about third-party billing from eight providers of landline telephone service – AT&T, Verizon, Qwest, CenturyLink, Windstream, FairPoint, Frontier, and Cincinnati Bell. Based upon

the information the Committee obtained in response to these requests, third-party billing on landline telephone bills is a billion-dollar industry. In recent years, approximately 300 million separate third-party charges, worth more than \$2 billion, have been placed on landline customers' telephone bills each year.³² As will be discussed further below, the information Committee staff has reviewed during this investigation suggests that a substantial percentage of these charges were unauthorized.

The information provided by the telephone companies also shows that they earn significant revenues by placing third-party charges on their customers' bills. For example, Verizon explained to the Committee that it "receives a flat fee between \$1 and \$2 per charge for placing third-party charges" on its customers' bills.³³ In the past decade, telephone companies have generated well over a billion dollars in revenue through third-party billing. Since 2006, AT&T, Qwest, and Verizon, in total, have earned more than \$650 million through third-party billing.³⁴

IV. CRAMMING THROUGH THIRD-PARTY BILLING

Over the past year, Committee staff has confirmed millions of instances of cramming on thousands of landline telephone bills. Unauthorized third-party charges have harmed all types of telephone customers, from residences and small businesses, to large companies and government agencies. Although it is difficult to determine precisely how many third-party charges are unauthorized, the evidence obtained through this investigation overwhelmingly suggests that it is a substantial percentage. Because so many third-party charges are unauthorized, the third-party billing system that was initially promoted as a "convenience for telephone customers" has instead made them targets for scams. Third-party billing has likely cost telephone customers billions of dollars in unauthorized charges and wasted time over the past decade.

Committee staff has reviewed thousands of pages of complaints and letters from angry, frustrated landline telephone customers who did not understand why third-party vendors were allowed to place unauthorized charges on their telephone bills or why their telephone companies refused to resolve the unauthorized charges for them. Telephone customers used words like "fraud," "scam," "theft," "hoodwinked," "shocked," "disgusted," "upset," "stealing," "bad business," "taking advantage," "disappointed," and "unethical" to describe their experiences with

³² The Committee requested the number of third-party charges, the dollar value of the third-party charges placed on consumers' telephone bills, and the revenue made by the telephone companies for placing third-party charges on consumers' telephone bills. In some cases, the companies were unable to provide the information for the complete requested length of time. Although the data provided in this report are presented in aggregate, it should be noted that the number of third-party charges, dollar value of third-party charges, and revenue derived from third-party charges have declined over the past two years.

³³ Letter from Mark J. Montano, Verizon Assistant General Counsel, to Erik Jones, Counsel to the Senate Commerce Committee (July 30, 2010).

³⁴ Verizon and Qwest provided the Committee with revenue broken down by billing aggregator. AT&T provided a total for third-party billing. As a result, this figure may include non-aggregator derived revenue.

third-party billing. In a complaint to the Better Business Bureau (BBB), an AT&T customer shared the following sentiment, which is also expressed in thousands of other complaints:

I am concerned for many like myself who really have to decide whether they are going to pay their bills or eat for the month. When I have tried [to contact] these fly by night companies who are bil[k]ing me with AT&T's blessing, I get the runaround or disconnected. This is very frustrating and it needs to stop. I never agreed to have AT&T allow third party billers to charge me for services I never ordered and do not want.³⁵

A. *How Cramming Occurs*

For cramming to occur, three separate actions are required: (1) a third-party vendor obtains the telephone number of a consumer who has allegedly purchased a service, (2) the third-party vendor submits that telephone number to a telephone company through a billing aggregator, and (3) the telephone company places the allegedly "authorized" charge for the third-party vendor on the consumer's telephone bill. Because telephone companies do not have their own processes to determine if a consumer has "authorized" a charge, once a company engaged in cramming has obtained a consumer's telephone number, it is a simple process to have the charge placed on the consumer's telephone bill. As a result, at its most basic level, cramming is about obtaining telephone numbers.

Crammers obtain telephone numbers in one of two ways. They either obtain a consumer's telephone number without ever interacting with the consumer; or they dupe a consumer, through abusive marketing, into providing his or her telephone number and "authorization." When they are asked to provide proof that a consumer has "authorized" a charge, crammers routinely provide information that is inaccurate or insufficient to show that a consumer knowingly purchased the service.

1. *No Consumer Involvement*

In the 1990s, the GAO observed that "[s]ome vendors apparently have simply lifted names and numbers from telephone directories to charge businesses for nonexistent services."³⁶ Through its investigation, Committee staff has obtained evidence showing that, over a decade later, third-party vendors continue to engage in similar practices. A third-party vendor needs nothing more than information that is publicly available, or that can be purchased from "lead generators," to enroll consumers in its so-called services. Unlike credit cards, which consumers know to protect, telephone numbers are widely available. Once crammers have obtained this information, it is a simple process to submit those numbers to telephone companies.

³⁵ Better Business Bureau, Complaint Activity Report, Case No. 27102339 (June 29, 2009) (AT&T Doc. CST009711).

³⁶ General Accounting Office, *Overview of the Cramming Problem* (GAO/T-RCED-00-28) (Oct. 25, 1999).

Telephone customers frequently submit complaints to telephone companies, consumer advocates, and regulatory offices with proof that they did not provide their telephone numbers to the third-party vendors that placed charges on their bills. The following examples are representative of thousands of complaints reviewed by Committee staff.

Deceased Relatives Many telephone customers complained that third-party vendors provided the names of deceased relatives when asked who authorized the charges on their telephone bills. A telephone customer stated, “they informed me my deceased son, he died nine years ago, had signed me up for this service,”³⁷ while another stated, “they told me it [the service] was ordered by Jean W.—he has been deceased for 36 years.”³⁸ Another frustrated customer stated, “They informed me that my husband...had ordered the service and I would have to know his security information. When I explained that my husband died 13 years ago, they told me that I must have ordered it in his name.”³⁹

Incorrect Personal Information Telephone customers repeatedly complained that the information that third-party vendors provided as proof of authorization was incorrect. A Verizon customer complained that “it was done in our daughter’s name but with her actual name reversed, wrong e-mail address, wrong birth date, but with our correct home phone number and home address. Neither we nor she ever signed up for this service.”⁴⁰

A Connecticut resident complained that a third-party vendor called Billviaphone.com had his address wrong and had informed him that “Michael...had signed up online.”⁴¹ He explained that, “[t]here’s no Michael here, just Mark & Nancy.”⁴² In another complaint, a manager from the Oklahoma Corporation Commission contacted AT&T on behalf of an Oklahoma resident. She was “concerned” about the proof of enrollment that had been provided because it was not the information for the person who had been charged.⁴³

Unpublished Numbers Numerous businesses and government agencies told Committee staff they have incurred crammed charges on telephone lines that are dedicated to alarm systems, elevators, modems, and other lines that are not assigned to any employees. They stated that they do not believe their employees could have enrolled those telephone lines in any services because the telephone numbers for the lines are unpublished and unknown to employees. For example, a large, multistate bank sent Committee staff a spreadsheet showing the following examples of cramming since May 2010:

³⁷ Consumer complaint to Arkansas Attorney General (Dec. 14, 2009) (AT&T Doc. CST029520).

³⁸ Consumer complaint to Kansas Attorney General (Nov. 1, 2009) (AT&T Doc. CST030067).

³⁹ Consumer complaint to Oregon PUC (July 2, 2008) (Qwest Doc. QSC0015024).

⁴⁰ Consumer complaint to Verizon (Aug. 20, 2009) (Verizon Doc. VZ_003_002040).

⁴¹ Consumer e-mail to Better Business Bureau of Connecticut (Aug. 21, 2009) (AT&T Doc. CST009842).

⁴² *Id.*

⁴³ E-mail from Oklahoma Corporation Commission to AT&T employees (Feb. 9, 2010) (AT&T Doc. CST0219835).

- alarm lines incurred charges for directory listings, “eBusiness Marketing Materials,” “online business,” electronic facsimile, long distance plans, and Internet radio;
- an ATM line incurred charges for “Internet services;”
- remote call forwarding lines incurred charges for “Instant 411,” online coupons, directory listings, photo storage, electronic facsimile, monthly ringtones, IT support, Internet TV, and music downloads;
- a modem line incurred charges for voicemail;
- a data line incurred charges for music downloads;
- emergency call lines incurred charges for electronic facsimile and online diet services;
- equipment monitoring lines incurred charges for voicemail;
- a VoIP test line incurred charges for music downloads; and
- a facsimile line incurred charges for online entertainment news.

Another bank told Committee staff that it believes that much of the \$20,000 worth of cramming it incurred in the first several months of 2011 occurred on unpublished telephone numbers for modems, alarms, facsimile machines, and other telephone lines that are not assigned to individual employees. An office property company reported that it has incurred charges on telephone lines for elevators and alarms. The U.S. Naval Computer and Telecommunication Station in San Diego stated that the crammed charges it has incurred on central office trunk lines must be “100% fraud” because Naval personnel do not know the telephone numbers associated with those lines, the numbers are unpublished, and the numbers do not appear on caller identification records because they are not connection points for telephone calls.⁴⁴

Fake Internet Enrollments Telephone customers have repeatedly complained that they were told they enrolled for third-party vendors’ services via websites, even though they did not have a computer or access to the Internet. An AT&T Arkansas customer explained, “I was told it was ‘triggered’ online. I have no computer...and have never been on-line.”⁴⁵

This type of complaint frequently came from senior citizens or their caregivers. A Qwest customer complaining on behalf of her father was told “that it was an online order of some sort,” but she explained that “her father who lives in an assisted living facility...does not own, or [know] how to use a computer.”⁴⁶

In a particularly egregious example, a man complained on behalf of his 82 year-old mother-in-law about a third-party vendor called Talent & More LLC,⁴⁷ which charged her telephone number for a “web-hosting personal profile” allegedly marketed to “casting agents”

⁴⁴ Committee staff telephone interview with United States Navy personnel (May 2, 2011).

⁴⁵ Consumer complaint to Arkansas Attorney General (Dec. 18, 2009) (AT&T Doc. CST029539).

⁴⁶ Consumer complaint to Oregon PUC (Apr. 24, 2008) (Qwest Doc. QSC0014820).

⁴⁷ Letter to the Office of the Connecticut Attorney General (July 22, 2009) (AT&T Doc. CST 2622056).

for “booking talent.”⁴⁸ When he called Talent & More to dispute the charges, the company “insisted that she ordered the web design services via the internet and refused to remove the charges.”⁴⁹ In a letter to the Connecticut Attorney General, the son-in-law explained, “My Mother-in-Law is 82 years old, does not have internet access, and would not know how to use a website.”⁵⁰

Even telephone companies realized that internet enrollment for third-party charges on telephone bills was vulnerable to fraud. In June 2009, a Verizon employee who worked in the company’s Cyber Security and Telecommunications Fraud group received a cramming complaint from the Michigan State Police. When the Verizon employee reviewed the letter of authorization [LOA] that purported to show that a Michigan consumer had enrolled in a service called Diamond Debt Solutions, he sent an email message to a Verizon employee who worked on third-party billing issues. He wrote:

I received the LOA [letter of authorization]. Thanks. Wow. A person goes online and fills that out, and once they put in the phone number that person gets the bills. System open for abuse or fraud. If I worked for Diamond Debt Solutions I could sit at home tonight and fill out a bunch of these, especially if I had a non-static ip address. Does Verizon get paid by companies line Paymentone, ILD, etc, for us doing their billing, or does the govt make us?⁵¹

2. Abusive Marketing

Small business owners repeatedly complain to their telephone companies, their state attorneys general, their state public utilities commissions, and the BBB that third-party vendors use abusive marketing, commonly through telemarketing, to charge their telephone numbers for services they did not authorize or use. This abusive practice dates back to the 1990s.

Small business owners reported that telemarketers enroll their businesses by calling their main lines, typically answered by clerks, cashiers, or part-time employees, and reading quickly through scripts that are difficult to follow. When small business owners challenge the third-party charges, the third-party vendors either cannot provide a recording of the alleged authorization or they provide a recording that shows their employees did not understand what was occurring during the call.

In a complaint to the California Public Utilities Commission, a small business owner explained:

⁴⁸ Talent and More LLC, “About Us” Page, (online at www.talentandmore.com/talent/index.php?page=about) (accessed on Jul. 7, 2011).

⁴⁹ Letter to the Office of the Connecticut Attorney General (July 22, 2009) (AT&T Doc. CST 2622056).

⁵⁰ *Id.*

⁵¹ Internal Verizon e-mail (June 11, 2009) (Verizon Doc. VZ_004_232436).

Our company was charged 4 times the amount of \$49.95 for a total of \$199.80 for services never ordered. When I called the company they told us that someone named Johnny Thomson had ordered services, a person we never heard of. I asked to hear the recording message with the order and Brianna [an employee of the third-party vendor] refused to let me do so.⁵²

An anesthesiologist in Indiana discovered two years' worth of unauthorized third-party charges on his AT&T telephone bill and instructed one of his employees to call the company placing the charges. The third-party vendor told the employee that she had authorized the charge, but she was told "the recording was unavailable at the time."⁵³ A small business in Tennessee that specializes in landscape design and maintenance wrote a letter to AT&T stating, "[t]hey said (during both phone conversations) that they had a recording of the conversation and they would e-mail it to me within 72 hours to confirm their assertion that I agreed to charges. On both occasions the company has failed to produce a recording."⁵⁴

When recordings were provided to small business owners, they did not demonstrate that the businesses had authorized the services. An insurance agent in Missouri explained:

A telemarketer...contacted my business and added 2 separate services I already had or did not want. The first person they talked to was a part time 17 year old student who did filing only. The other was a 20 year old apprentice...at no point did they ask for the owner...You can tell in the recording the young girl was confused.⁵⁵

Through the investigation, the Committee has obtained voice "verification" recordings of third-party vendors conducting telemarketing. The recordings show telemarketers quickly reading through very long scripts, while employees answer "yes" or "okay" to questions they clearly do not understand. Business owners also allege that these recordings are sometimes altered to falsely show that the business owner authorized the charge. The owner of an Iowa agriculture business complained to the Iowa Utilities Board in 2008 that a recording purportedly verifying his purchase of a long distance service "sounds like his voice at the beginning and the end of the recording, but not in the middle of the recording, in which the authorization is given."⁵⁶

⁵² Complaint to the California Public Utilities Commission, CPUC Case Number: 08-05-6106 (Aug. 27, 2008) (AT&T Doc. CST017883).

⁵³ Better Business Bureau, Complaint Activity Report, Case No. 27123938 (Dec. 4, 2009) (AT&T Doc. CST009926).

⁵⁴ Letter to AT&T (Feb. 6, 2010) (AT&T Doc. CST009897).

⁵⁵ Better Business Bureau, Complaint Activity Report, Case No. 27108381 (July 31, 2009) (AT&T Doc. CST010018).

⁵⁶ Billing on Petition for Judicial Review, *Office of Consumer Advocate v. IA Utilities Board and Silv Communications*, Iowa D. Ct., Polk County (Case No. CVCV008184) (June 30, 2011).

Many business owners also complained that on unrecorded portions of the telemarketing calls, crammers falsely promised that the business would receive free services. The business manager of a Missouri veterinary clinic complained to the FCC and BBB that his office was charged by a vendor called the "Official Small Business Association," after a telemarketer assured him that the only purpose of the call was to verify the company's information "for an Internet directory listing." The manager said he responded affirmatively to the telemarketer's verification questions only because he thought the internet directory listing was free.⁵⁷

These accounts are consistent with the experiences of other law enforcement officials. At a recent FTC forum, Illinois Assistant Attorney General Elizabeth Blackston described two common fraudulent telemarketing tactics used against small businesses:

[O]ften we see what we construe to be a deceptive and untaped sales pitch followed by the taped verification conversation. And another scenario we've seen is, in some cases, we don't even believe that the verification of the telemarketing actually took place. And the reason we think this is because whenever we request information from the company, when someone has complained to us...in the case of a small business, we'll be provided with the name of someone who never worked for the company.⁵⁸

B. Cramming's Impact on Telephone Customers

Unauthorized third-party charges have harmed all types of telephone customers, from residences and small businesses, to government agencies and large companies. Every part of the private sector and all levels of government have been harmed by cramming. A consistent theme running through the many stories of consumer cramming that have been reviewed during this investigation is that while it appears to be very easy for a third-party vendor to place unauthorized charges on consumers' phone bills, it is difficult and time-consuming for consumers' to remove these charges from their bills and receive refunds.

Committee staff has spoken with hundreds of residential customers and dozens of nonresidential customers who have been crammed, and have reviewed thousands of complaints that telephone customers submitted to the FTC, FCC, BBB, state attorneys general, and telephone companies. Using this information, Committee staff compiled summaries of telephone customers' experiences with cramming (See Appendix A) and a sample list of businesses, governmental entities, and nonprofit organizations that have been crammed (See Appendix B).

⁵⁷ Federal Communications Commission, Informal Complaint # 10-C00239929-1 (Aug. 16, 2010). This complaint was improperly adjudicated as a "slamming" complaint. *In the Matter of Official Small Business Association*, IC No. 10-S2806974 (Jan. 31, 2011).

⁵⁸ Federal Trade Commission Cramming Forum, *Examining Phone Bill Cramming, A Discussion* (May 11, 2011) (online at <http://www.ftc.gov/bcp/workshops/cramming/>).

1. *Time and Money*

The unauthorized charges that are crammed onto telephone customer's bills are typically between \$10 and \$50. These charges, although relatively minor if they occur only once, can quickly amount to significant losses for telephone customers. To maximize revenue, crammers charge consumers on a recurring monthly basis for their "services," so that the charges will continue as long as consumers fail to discover them.

Residences and small businesses affected by cramming have generally experienced losses in the hundreds and thousands of dollars.⁵⁹ Larger organizations, like government agencies and corporations, sometimes experience unauthorized third-party charges worth tens of thousands of dollars a year.⁶⁰ Because large organizations often have thousands of telephone lines in hundreds of locations, they are particularly susceptible to cramming.

For example, the United States Postal Service would have incurred over \$500,000 worth of unauthorized charges if it had not hired a company to audit its telephone bills, while a large food chain told Committee staff that it incurs approximately \$100,000 worth of unauthorized charges on a yearly basis.⁶¹ Even AT&T experiences cramming on its telephone lines. Committee staff confirmed that third-party vendors associated with one hub company crammed at least 80 of AT&T's own telephone lines with charges for services such as voice mail, sometimes for periods as long as 18 months.⁶²

Battling unauthorized third-party charges also costs telephone customers significant amounts of time, effort, and money. Telephone customers shared the following experiences in complaints, which are similar to those of thousands of other customers:

- A Qwest customer stated, "this is the 5th time that I have had charges added to my bill...[e]very time I have spent at least a half hour of my time getting these services removed...I'm sick of this."⁶³
- An AT&T customer expressed his frustration after he tried unsuccessfully to have third-party charges removed from his bill. He stated, "[t]his is the 2nd or 3rd time within about 4 years that something like this has happened to us with AT&T . . . where they arbitrarily

⁵⁹ See Appendix A, "Cramming Case Studies," for summaries of telephone customers' experiences with third-party billing and cramming.

⁶⁰ *Id.*

⁶¹ *Id.*

⁶² 86 separate e-mails from AT&T employees to billing aggregator ESBI regarding cramming on 86 AT&T corporate telephone lines (dated Mar. 2, 2009 – Nov. 4, 2010) (produced to Committee by daData, Inc., without Bates numbers).

⁶³ State of Utah, Division of Public Utilities, Informal Complaint Report, Index No. 3343 (Aug. 3, 2010) (Qwest Doc. QSC0015631).

allow 3rd party companies to start billing for some claimed service. THIS IS BUSINESS FRAUD.”⁶⁴

- A Verizon customer stated, “I had to call ESBI [a billing aggregator] to tell them to remove this from my bill as I never ordered voicemail from either company. This happens quite often and it appears that Verizon allows them to do this. Verizon is also in on this little scam, otherwise, how could it get on the bills they send out.”⁶⁵

As will be discussed further in Part VI, telephone companies frequently failed to satisfactorily address their customers’ cramming inquiries. The complaints obtained through the investigation showed that telephone customers often needed to enlist the help of state regulatory agencies or the BBB in order to receive assistance from their telephone companies. Telephone customers also spent countless hours trying to stop third-party charges by directly contacting third-party vendors or the billing aggregators.

2. *Not a “Customer Convenience”*

In their complaints to the BBB, telephone companies, state public utilities commissions, and state attorneys general, telephone customers repeatedly asked why third-party billing was allowed to occur. An AT&T customer from Michigan, after experiencing unauthorized charges for an e-mail service, commented, “This practice is weird. It would be like getting an electric bill with my propane bill. It doesn’t make any sense.”⁶⁶

In 2009, AT&T surveyed and interviewed some of its larger nonresidential customers, including educational institutions, government offices, and corporations. When AT&T asked the customers to make suggestions for improving AT&T’s billing services, many of the customers, without prompting, brought up the issue of cramming. They stated they were angry that AT&T allowed third-party vendors to place charges on their bills without authorization. They also expressed frustration that AT&T placed the burden on customers to cancel the charges and obtain billing credits for charges they should not have incurred in the first place.

Suggestions for stopping third-party billing and other negative statements included the following:

- **University of Texas System:** “My biggest complaint is the unauthorized charges ‘cramming’ that frequently appear on my bill.”⁶⁷
- **City of Alexandria, LA:** “Do not allow third parties to bill charges to my account.”⁶⁸

⁶⁴ State of California, Public Utilities Commission, CPUC Case No. 08-05-6676 (Aug. 29, 2008) (AT&T Doc. CST017888).

⁶⁵ Federal Trade Commission, Complaint Database, Reference No. 26258283 (Apr. 27, 2010).

⁶⁶ Better Business Bureau, Complaint Activity Report, Case No. 27135807 (Mar. 9, 2010) (AT&T Doc. CST009999).

⁶⁷ Response to AT&T Survey (Oct. 1, 2009) (AT&T Doc. CST2389396-98).

⁶⁸ Response to AT&T Survey (Nov. 2, 2009) (AT&T Doc. CST2389384-86).

- **City of Elmhurst, IL:** “Not allow any third-party billing. Companies access to our account. We were ‘crammed’ for six months.”⁶⁹
- **United Van Lines:** “Stop all third party charges. Take ownership of removing third party charges when disputed.”⁷⁰
- **Questar Corporation:** “Stop allowing third party charges to be attached to account without prior approval.”⁷¹
- **Hibbett Sports:** “Don’t allow third party vendors to bill us on your bill. This issue makes us very mad and we are considering moving all of our [the rest of the sentence is cut off].”⁷²
- **Valero Energy Corp.:** “We have many issues with third party billers for products we have not requested. It would be nice if you could block all of our accounts from these third party billers.”⁷³
- **Children’s Medical Center of Dallas:** “...Hate the passing through of bad/fraudulent billing of other companies.”⁷⁴
- **Jackson Park Hospital Foundation:** “Too many 3rd party billing issues after blocks were in place!”⁷⁵
- **Doctors Hospital of Springfield:** “You need to offer a blanket vendor freeze on accounts. It is too easy for unauthorized people to add stuff to bill.”⁷⁶
- **Crestwood Behavioral Health, Inc.:** “Third party billers should not be allowed.”⁷⁷

C. Telephone Bill Auditors

During the investigation, Committee staff learned that companies, government agencies, and nonprofits frequently hire firms specializing in telephone bill audits to help them discover unauthorized charges on their bills and dispute those charges. In response to requests from the Committee, seven auditing companies sent the Committee information related to cramming.⁷⁸ Collectively, these seven auditing firms helped more than 800 clients deal with cramming on their landline telephone bills during the past five years. Their clients were nonprofits, municipal

⁶⁹ Response to AT&T Survey (Sep. 25, 2009) (AT&T Doc. CST2389416-18).

⁷⁰ Response to AT&T Survey (Sep. 1, 2009) (AT&T Doc. CST2389317-19).

⁷¹ Response to AT&T Survey (Nov. 25, 2009) (AT&T Doc. CST2389321-23).

⁷² Response to AT&T Survey (Aug. 13, 2009) (AT&T Doc. CST2389289-91).

⁷³ Response to AT&T Survey (Nov. 3, 2009) (AT&T Doc. CST2373551-53).

⁷⁴ Response to AT&T Survey (Oct. 16, 2009) (AT&T Doc. CST2389348-50).

⁷⁵ Response to AT&T Survey (Sep. 1, 2009) (AT&T Doc. CST2389356-58).

⁷⁶ Response to AT&T Survey (Dec. 10, 2009) (AT&T Doc. CST2389360-62).

⁷⁷ Response to AT&T Survey (Sep. 24, 2009) (AT&T Doc. CST2389364-66).

⁷⁸ The Committee sent eight firms requests for data related to cramming: Advantage IQ, Inc., Advocate Networks, LLC, Cass Information Systems, Inc., ProfitLine, Inc., SpectraCorp Technologies Group, Symphony Services Corp., Tangoe, Inc., and Xigo, LLC. Symphony Services Corp. did not provide data because detection of crammed charges “is not a key focus of its telecom services business,” and it would have needed to spend “significant time and expense” to provide the requested data.

governments, federal government offices, and businesses from all parts of the private sector, including legal services, financial services, manufacturing, retail, automotive, health care, and pharmaceuticals. As the table shows, the auditors identified cramming charges on most of their clients' bills.⁷⁹

Telephone Auditing Company	Clients Experiencing Cramming
A	100%
B	100%
C	90%
D	90%
E	85%
F	71%
G	65-70%

According to information the companies provided to the Committee, almost all of the third-party charges they identified on their clients' bills – more than 300,000 – were not authorized by their clients. The firms also explained that they disputed cramming charges placed by hundreds of different third-party vendors.⁸⁰ One firm estimated that 800 different third-party vendors had placed unauthorized charges on its clients' telephone bills during the past five years.

The auditing firms also reported that some of their clients incurred staggering amounts of unauthorized charges on their landline telephone bills. One firm reported that a client incurred more than 14,000 unauthorized third-party charges over a twelve-month period, and that a pharmaceutical company client incurred more than \$334,000 in crammed charges during a twelve-month period. Another auditor estimated that one of its clients experienced more than 3,700 unauthorized third-party charges during a twelve-month period, totaling more than \$60,000 in charges. A third reported that it identified more than 1,900 instances of unauthorized third-party charges on one individual client's telephone bills in 2009, and that one of its clients would have incurred more than \$1 million in crammed charges in 2009 if the audit company had not been actively monitoring and cancelling the crammed charges.

V. ILLEGITIMATE THIRD-PARTY VENDORS

As part of its investigation into cramming and third-party billing, the Committee requested that AT&T, Qwest, and Verizon provide a list of the third-party vendors they had allowed to place charges on their customers' landline telephone bills. The Committee took this step because, in recent years, state and federal authorities have brought multiple law enforcement cases showing that illegitimate third-party vendors were able to repeatedly cram telephone customers without triggering telephone companies' monitoring systems. One of the goals of this investigation has been to determine how many crammers are currently operating on the telephone companies' landline billing systems.

⁷⁹ Due to confidentiality agreements with their clients, the auditors requested that the information they provided to the Committee be presented in a manner that did not specifically identify companies.

⁸⁰ As one auditing firm stated, "the constant change in names used and line items billed" makes it difficult to state the precise number of different third-party vendors that have placed third-party charges on the auditing firms' clients' telephone bills.

A. Overview of Approved Third-Party Vendors

Using information provided by AT&T, Qwest, and Verizon, Committee staff compiled a list of approximately 1,000 different third-party vendors that are currently billing or have recently billed landline telephone bills (See Appendix C for a sample list of third-party vendors). These companies allegedly offer consumers a variety of services, including voice mail, webhosting, electronic fax service, online gaming, e-mail, online photo storage, online backup, and roadside assistance.

The Committee staff's review of these companies suggests that many of them are not engaged in legitimate commerce. Thousands of consumers have complained about many of these third-party vendors to state regulatory agencies, the FTC, FCC, BBB, telephone companies, and consumer-oriented websites for placing unauthorized third-party charges on their telephone bills. As of November 2010, the BBB had given either a 'D' or an 'F' grade to at least 250 of these companies for unresolved complaints related to unauthorized third-party charges on landline telephone bills.⁸¹

Many of these third-party vendors appear to be created solely to exploit the weaknesses of third-party billing on landline telephone bills. They do not market their services, their websites are barely functional, and they offer services that consumers would unlikely purchase knowingly. Committee staff also found that many of these seemingly unrelated third-party vendors shared nearly identical websites and had the same addresses or contact information. Rather than hundreds of different companies, it appeared that a smaller number of "hub companies" used third-party vendors as "front companies" to conduct their business with the telephone companies.

B. Third-Party Vendors Investigated by the Committee

To better understand the relationships between third-party vendors, the Committee requested information from three companies—daData, Inc., My Service and Support, and MORE International. Committee staff found that most of the third-party vendors related to each of these companies were actually "front companies" that have no real corporate structure or assets, and play no role in providing products or services to consumers. Over the past several months, Committee staff has called hundreds of these companies' "customers," and has yet to locate a single individual who says he or she authorized these companies to charge their phone bills, or has used a service these companies purportedly offered.

1. Interrelated Third-Party Vendors

The Committee requested information from each company to determine what role they played in third-party billing. The evidence obtained by the Committee suggests that daData, My

⁸¹ This figure does not mean that only 250 third-party vendors received a 'D' or 'F' from the BBB. Committee staff started reviewing BBB scores to understand the kinds of companies using third-party billing. Once staff reached 250 companies with 'D' or 'F' grades from the BBB, it stopped the review. If the review had continued, the number would have been higher.

Service and Support, and MORE International are each part of complex enterprises that are engaged in cramming and designed to conceal their true activities and structure from the public and telephone companies.

daData daData acknowledged to the Committee that it shared common ownership with at least eight third-party vendors.⁸² For approximately 40 other third-party vendors, daData first informed the Committee that it provided “support services...including marketing, quality control, customer service, billing regulatory, and accounting services.”⁸³ daData referred to its clients as “a diverse group of businesses that offer technically-driven products and services directly to consumers and businesses.”⁸⁴

After further questioning from Committee staff, daData acknowledged that it actually controlled the technology for most of the services that its “clients” allegedly offered. For example, approximately 25 of daData’s “clients” offered an electronic facsimile service to telephone customers.⁸⁵ daData first explained that these “clients provide customers with a personal electronic fax number and the ability to send and receive faxes on a computer without any specialized equipment.”⁸⁶ daData later admitted that it controlled the electronic fax service that these third-party vendors offered.⁸⁷ Committee staff also confirmed that daData was listed as the “registrant” for these third-party vendors’ websites. A review of these websites shows that they are remarkably similar (See Appendix D, “Websites for daData-Related Third-Party Vendors That Offered ‘Electronic Fax Services’”).

It appears daData controls every aspect of third-party billing for most of its “clients,” from hiring the lead generators that collect telephone numbers, to providing refunds for “customers” who complain about unauthorized charges on their telephone bills. daData and many of its “clients” appear to be a common enterprise.

My Service and Support (“MySnS”) MySnS informed the Committee that it is a “back office solutions provider that offers web development, product development, validation services,

⁸² These third-party vendors were: My Info Guard, LLC; New Link Network, LLC; NS Voicemail, LLC; Total I Protect, LLC; Total Protection Plus, LLC; USA Voicemail, Inc.; Vendor Promotions, Inc.; and VoiceXpress, Inc. Letter from Andrew Lustigman, counsel to daData, to Senator John D. Rockefeller IV (Jan. 21, 2011), at 12.

⁸³ *Id.* at 2.

⁸⁴ *Id.*

⁸⁵ Committee staff obtained a username from BLVD Network, a daData “client” allegedly offering “electronic fax.” Committee staff was able to use the same user name and password to log into more than a dozen different electronic fax service websites that were “clients” of daData’s. The impact of interrelated third-party vendors is discussed further in Section V.

⁸⁶ Letter from Andrew Lustigman, Counsel to daData, to Senator John D. Rockefeller IV (Feb. 17, 2011) (hereinafter “Lustigman Feb. 17, 2011 Letter”), at 3-6 ; Letter from Andrew Lustigman, counsel to daData, to Senator John D. Rockefeller IV (Jan. 21, 2011) (hereinafter “Lustigman Jan. 21 Letter”), at 3.

⁸⁷ daData Reponse to Question #1(a) of Dec. 17, 2010 Letter from Chairman Rockefeller to Mr. Charles Darst (Mar. 22, 2011) (daData Doc. DAT158629-30).

regulatory services...customer service, call center services...market research and other business solutions.”⁸⁸ The company also explained that it “does not market or offer services to consumers nor does it directly bill consumers” and that, consequently, “MySnS does not engage in ‘cramming.’”⁸⁹ MySnS only acknowledged a “business relationship” with third-party vendors that “may have billed consumers via the consumers’ telephone numbers.”⁹⁰

When a New York Times reporter tried to contact a third-party vendor called MyTeleServices in 2009 regarding an alleged cramming charge, he was connected instead by the billing aggregator ESBI to Paul Monette, a “spokesman” for MySnS. Mr. Monette informed the reporter that his company “handles customer service for MyTeleServices and a few dozen other companies.”⁹¹

Despite these statements, Committee staff has obtained evidence showing that MySnS and its so-called “clients,” are interrelated. A certificate of ownership obtained by the Committee listed Paul Monette, the vice president of sales and marketing for MySnS, as sole owner of BillWithUs, an alleged “client” of MySnS.⁹² Other documents showed individuals with the surname, “Morrison,” listed as employees of MySnS, and owners of both MySnS and its alleged “clients.” According to the BBB’s website, Geoff Morrison is the CEO of MySnS, while Brenda Morrison and Michael Morrison are presidents for the company.⁹³ John Morrison is also listed as a contact.⁹⁴ A certificate of ownership for MySnS obtained by Committee staff listed a “Mildred Morrison” as its owner.⁹⁵ Certificates of ownership for MyTeleservices, Agora Solution, and LowCostBilling, alleged “clients” of MySnS’s, listed a “John R. Morrison” as the sole owner of the companies,⁹⁶ while a “Brenda Morrison” informed the Committee that she is “the only owner of MyBillingGuys, LLC,” another alleged MySnS “client.”⁹⁷

MORE International MORE International informed the Committee that, at one time, it shared common ownership with EZPhoneBill, a third-party vendor that enrolled consumers in

⁸⁸ Letter from Joel R. Dichter, counsel to MySnS, to Senator John D. Rockefeller IV (Jan. 19, 2011).

⁸⁹ *Id.*

⁹⁰ *Id.* at 3. These third-party vendors include: Agora Solution; BillWithUs; GreenTreeData; LaurenTel; LowCostBilling; MyTeleServices; and MyBillingGuys.

⁹¹ *The Haggler: What Charges Lurk on the Phone Bill*, New York Times (Dec. 13, 2009).

⁹² BillWithUs Corporation, Certificate of Ownership (Dec. 11, 2007).

⁹³ Better Business Bureau, BBB Business Review for MyServiceandSupport, Inc. (online at www.bbb.org/minnesota/business-reviews/internet-service/myserviceandsupport-in-new-hope-mn-96083470) (accessed July 11, 2011).

⁹⁴ *Id.*

⁹⁵ MyServiceandSupport Corporation, Certificate of Ownership (June 29, 2010).

⁹⁶ MyTeleservices Corporation, Certificate of Ownership (Apr. 24, 2005); Agora Solution Corporation, Certificate of Ownership (2001); LowCostBilling Corporation (July 3, 2006).

⁹⁷ Letter from Brenda S. Morrison, President of MyBillingGuys, LLC, to the Senate Committee on Commerce, Science, and Transportation (July 11, 2011).

online gaming services. For the additional ten third-party vendors that the Committee linked to MORE, the company explained that it provided “customer support” and “management of processing and billing” for these companies.⁹⁸

MORE explained that Gary Jonas and Jeff McKay, the owners of ModernAd Media and The Payment People, respectively, “directed the formation” of the third-party vendors and “identified individuals to serve as presidents.”⁹⁹ Like third-party vendors related to daData and MySnS, these third-party vendors were also one common enterprise.

2. “Front Companies”

Committee staff has found ample evidence suggesting that the third-party vendors related to daData, MySnS, and MORE International were nothing more than “front companies” for larger “hub companies.” Committee staff found third-party vendors operating out of mailboxes in UPS Stores, Post Office boxes, fake offices, and residences, with “presidents” that knew nothing about the companies they were supposedly leading.

daData daData provided the Committee with a list of addresses for 48 different third-party vendors. Of these vendors, more than 20 were operating out of mailboxes in UPS Stores and United States Post Offices located throughout the country.

For example, Coast to Coast Voice, LLC, which charged thousands of consumers for “voicemail services,” listed its “Company Address” as: 26 S. Main Street, Suite #237, Concord, NH 03301.¹⁰⁰ Using Google Maps, Committee staff found that 26. S. Main Street is the address of a UPS Store, and “Suite #237” is a mailbox within the store. For First Rate Voice Services, LLC, another third-party vendor, daData listed its address as: 576 North Birdneck Road, Ste 215, Virginia Beach, VA 23551.¹⁰¹ This location is a UPS Store and “Ste 215” is a mailbox within the store.

Committee staff also spoke to multiple “presidents” of the third-party vendors who acknowledged that they played no role in the day-to-day operations of the companies. For example, the “president” of WVM Network, LLC, a third-party vendor that charged thousands of telephone customers for electronic fax services, admitted that he “only signed his name to documents” and knew nothing about the company.¹⁰²

⁹⁸ These third party vendors included: Blue Dog Online; Call Direct, Inc.; Connect Direct LD; Internet Business Advisors; Long Distance Mart; Sure Connection LD; Universal Call Plan; Voicemail Club, Inc.; Web eCommerce Company; and Xoom Telecommunications, Inc. See Letter from Linda Goldstein, counsel for MORE International, to Erik Jones, counsel to the Senate Commerce Committee (Feb. 10, 2011), at 2.

⁹⁹ Letter from Linda Goldstein, counsel to MORE International, to Erik Jones, counsel to the Senate Commerce Committee (Mar. 24, 2011), at 3.

¹⁰⁰ Lustigman Feb. 17, 2011 Letter, *supra* note 85, at 9.

¹⁰¹ *Id.*

¹⁰² Committee Staff Telephone Interview (May 19, 2011).

MySnS MySnS provided the Committee with the addresses of its alleged third-party vendor “clients.” Three of the third-party vendors, LowCostBilling, MyTeleservices, and Agora Solution, were listed at the same address in Mound, Minnesota. Multiple “address look up” websites showed this address as the home of John Morrisson, who is also listed as a “contact” for MySnS on the BBB’s website.¹⁰³

For GreenTreeData and LaurenTel, the Committee confirmed that the provided addresses were actually the homes of the companies’ “presidents” in Georgia and Virginia, respectively. Committee staff spoke to the “presidents” of each company. They acknowledged that they had no involvement in the day-to-day operations of the companies and that MySnS markets the services, enrolls the customers, and handles complaints.¹⁰⁴

MORE International According to a lawsuit filed in 2009 by the Nevada Attorney General, the Payment People used “virtual offices” run by Regus Management Group to create the false impression that the company’s third-party vendors operated independently in various cities across the United States. A front company controlled by the Payment People called “Universal Call Plan, Inc.,” for example, claimed to operate out of a Regus virtual office space in Atlanta, Georgia, when it actually was operated by Jeff McKay and his associates in Modesto, California.¹⁰⁵

Committee staff recently discovered that another one of Mr. McKay’s front companies, the “Official Small Business Association” (OSBA), falsely claims to operate from a Regus virtual office space located within several blocks of the United States Capitol, at 601 Pennsylvania Avenue, NW in Washington, DC. When Committee staff visited OSBA’s purported corporate headquarters, an office receptionist said that the address functioned as a mail drop for Mr. McKay, who actually resides in California.

Committee staff also spoke to the “president” of Xoom Telecommunications, one of the interrelated third-party vendors for which MORE International provided “customer service.” The “president” admitted to Committee staff that she knew nothing about the day to day operations of the company and that she was president because “a friend said ‘I could become president of a company.’” Her only apparent role was signing forms that were submitted to

¹⁰³ Better Business Bureau, BBB Business Review for MyServiceandSupport, Inc. (online at www.bbb.org/minnesota/business-reviews/internet-service/myserviceandsupport-in-new-hope-mn-96083470) (accessed July 11, 2011).

¹⁰⁴ The president of GreenTreeData acknowledged that she did not use any of her own money to start the company and that, aside from signing paperwork, she had no involvement with the company, except to “receive a check every month.” She was not aware that GreenTreeData had received cramming complaints or that telephone companies had suspended it from third-party billing for excessive cramming complaints. Committee Staff Interview (Feb. 22, 2011). The president of LaurenTel told Committee staff that, “I guess I am like the CEO, but I’m not in the everyday part of it.” She was barely able to describe the services that LaurenTel offered. Committee Staff Interview (Feb. 4, 2011).

¹⁰⁵ Complaint for Injunctive and other Equitable Relief, *State of Nevada v. The Payment People, Inc., et al.*, D. Nev. (No. 09-0C00431 1B) (Oct. 2009), at 5, 6-8.

telephone companies. She receives a monthly check worth a few hundred dollars for serving as “president” of the company.¹⁰⁶

3. *Low Rates of Usage*

Committee staff obtained evidence from multiple third-party vendors showing that few, if any, of their “customers” were using the services for which the companies were charging them. These findings are consistent with those of other law enforcement inquiries into cramming. Low usage rates are strong evidence that consumers did not knowingly purchase the services and were not aware they were being charged for them.

“Voicemail” Services MySnS’s third-party vendors each charged telephone customers for “voicemail” services that were accessible only by dialing specific 1-800 telephone numbers. The Committee obtained MySnS’s telephone bill for December 2010, which showed that approximately 925 unique numbers dialed the 1-800 telephone numbers dedicated to “voicemail” services during the month.¹⁰⁷ At the time, at least 97,000 telephone customers were being charged for these services.¹⁰⁸ At best, less than 1% of the telephone customers charged for “voicemail” services used it in December 2010.

“Online Photo Storage” Services daData provided usage data for Coast to Coast Photo, Photo Cubbie, Residential Photo, and USA Photo House, which provided “online photo storage” and “100 prints per month” for \$14.95 per month. Of the 64,250 telephone customers that these third-party vendors enrolled in 2009 and 2010,¹⁰⁹ less than 2% loaded a digital picture to the websites.¹¹⁰

“Casual Online Gaming” Services With assistance from MORE International’s counsel, a counsel for the Committee enrolled in the “casual online gaming services” offered by EZPhoneBill, a third-party vendor associated with MORE, to determine whether enrolled telephone customers were using the company’s services. Committee staff had noticed that few, if any, “customers” appeared to be using its online gaming website, games.ezphonebill.com. Before Committee counsel accessed the website, the front page listed “No scores logged yet!” for its “All Time Top Scores,” even though it had enrolled more than 20,000 telephone customers in the service and generated almost \$1 million dollars by charging those customers \$14.95 per month.¹¹¹

¹⁰⁶ Committee Staff Telephone Interview (Feb. 9, 2011).

¹⁰⁷ MySnS Corporate Telephone Invoice (Dec. 11, 2010) (produced to Committee on Apr. 15, 2011).

¹⁰⁸ The number of enrolled customers is likely much higher, as MySnS only provided enrollment data for a subset of the third-party vendors that used the 1-800 numbers for voicemail services in December 2010.

¹⁰⁹ daData response to Questions 1(b), 1(j), and 1(k) (Apr. 1, 2011) (daData Doc. DAT158722).

¹¹⁰ Letter from Margaret Krawiek, Counsel to daData, to Senator John D. Rockefeller IV (Apr. 1, 2011).

¹¹¹ Letter from Linda Goldstein, Counsel to MORE International, to Erik Jones, Counsel to Senate Commerce Committee (Feb. 3, 2011).



After Committee counsel logged in to the website and tested two games, his personal e-mail address was immediately listed under the "All Time Top Scores" on the main page. He was listed with the "All Time Top Scores," even though he merely opened two games, clicked a few buttons, and exited. Upon further investigation, Committee staff learned that the exact same games could be accessed for free at another website, www.skillpod.com. The games available on this website were not just similar to those on EZPhoneBill's website. They were the exact same games with the same graphics. It appears EZPhoneBill has charged thousands of telephone customers for "casual online gaming services" they are not using and that can be accessed for free on another website.

4. Cancellation Calls from "Customers"

The Committee obtained data summarizing the nature of the calls that telephone customers made to the "customer service centers" for the third-party vendors related to daData and MORE International. This data also suggested that the companies' "customers" never authorized charges for the companies' alleged services. For the MORE International-related companies, the data showed that most of the calls to the companies' "customer service center" were related to cancelling the services or issuing credits.¹¹² In 2010, the "customer service center" apparently handled 19,227 calls for MORE International-related companies.¹¹³ During the year, only nine calls were categorized as "Tech Support," while 8,986 were categorized as "Issue Credit" and 4,262 were categorized as "Cancellation."¹¹⁴ Call data for daData-related third-party vendors also suggested the companies' "customers" had not authorized charges to their telephone bills. During an eight month period in 2010, of the 235,745 "customers" who called to cancel the services, 201,583 of the cancellation calls were categorized by customer service representatives as either "Business Number," "Did Not Authorize," "Did Not Understand," "Does Not Remember," "Un-Auth Employee," or "Unauth Household Member."¹¹⁵

¹¹² MORE International informed the Committee that a company called TTC Marketing handled "customer service calls" and that it provided "weekly disposition reports detailing, among other things, the number of consumers that inquire about the charges on their phone bill, wish to cancel their service, and seek a refund." Letter from Linda Goldstein, Counsel to MORE International, to Erik Jones, Counsel to the Senate Commerce Committee (Mar. 24, 2011).

¹¹³ TTC Marketing Solutions, *DigiProd LLC Key Code Report "For Calling Through 12/31/2010"* (MORE Doc. MORE INTL 2061-2093).

¹¹⁴ *Id.*

¹¹⁵ daData Produced Document (daData Doc. DAT366822).

5. *Committee Staff Calls to the Third-Party Vendors' "Customers"*

The Committee obtained the contact information for thousands of the telephone customers who had been charged by third-party vendors that were related to daData, MySnS, and MORE International. At random, Committee staff called consumers who had allegedly purchased services from the following third-party vendors: BLVD Network, Total Protection Plus, MyInfoGuard, Coast to Coast Voice, Nationwide Assist Fax, TriVoice International, Agora Solution, MyBillingServices, Xoom Telecommunications, and EZPhoneBill.

Committee staff called approximately 1700 randomly selected "customers," and spoke to over 500 of them about their experiences. Not a single individual or business owner reported that they had authorized the third-party vendors' charges on their telephone bills. Telephone customers either reported that they had already found the unauthorized charges and had them removed, or they were surprised to learn that their telephone bills included third-party charges.

Staff calls to "customers" of Total Protection Plus, for example, resulted in clear evidence of cramming. This daData-controlled vendor allegedly "offers customers electronic fax capabilities with online data back-up voice messaging with ID theft protection, and stand-alone voicemail access."¹¹⁶ daData informed the Committee that the Total Protection Plus "service" was marketed to individuals. The company provided the Committee the names, telephone numbers, and other information about customers who had allegedly purchased the service.

Although these documents identified the telephone numbers that were enrolled in Total Protection Plus as "Home Phone" numbers, Committee staff called dozens of the numbers and discovered that they belonged to government agencies and businesses. For example, some of the numbers belonged to a Taco Bell, a Wal-Mart, a Publix grocery store, the Broward County Sheriff's Office, an emergency room, a Capital One bank, the Jacksonville Aviation Authority, a juvenile detention center, Prince George's County Community Center, and the West Virginia Department of Highways. Documents daData produced to the Committee show numerous instances in which business and government offices complained that their telephone numbers had been enrolled in Total Protection Plus.

6. *Enrollments and Financials*

The third-party vendors related to daData, MySnS, and MORE International have enrolled millions of telephone customers in their "services" and have generated millions of dollars through recurring monthly charges. Over the past two years, daData-related third-party vendors enrolled over 800,000 telephone customers and generated more than \$50 million in revenue.¹¹⁷ As of April 2011, approximately 350,000 telephone customers were being charged by daData-related vendors on a monthly basis.¹¹⁸ Between 2007 and 2010, MySnS-related vendors enrolled 1,201,460 telephone customers and generated \$13 million in revenue.¹¹⁹

¹¹⁶ Lustigman Feb. 17, 2011 Letter, *supra* note 85, at 4.

¹¹⁷ daData response to Questions 1(b), 1(j), and 1(k) (Apr. 1, 2011) (daData Doc. DAT158722).

¹¹⁸ *Id.*

¹¹⁹ Letter from Joel Dichter, Counsel to MySnS, to Senator John D. Rockefeller IV (Jan. 19, 2011).

Between 2008 and 2010, MORE-related vendors enrolled 316,016 telephone customers and generated over approximately \$26 million in revenue.¹²⁰

The third-party vendors related to these three companies have generated almost \$90 million dollars in revenue over the past few years by placing third-party charges on telephone customers' bills. Most of these charges are likely unauthorized.

VI. ROLE OF TELEPHONE COMPANIES IN THE CRAMMING PROBLEM

Telephone companies play an essential role in third-party billing. They act as the gatekeepers to their billing and collection systems, and they distribute the revenue that third-party vendors generate by placing charges on their customers' telephone bills. As discussed in earlier sections of this report, the telephone companies also benefit financially from third-party billing. Because they play this critical role, telephone companies are well aware that third-party billing is harming their customers.

In recent years, telephone companies have made efforts to address the cramming that has been occurring on their customers' bills. They have conducted internal investigations and audits to determine the weaknesses of their third-party billing systems and they have modified their contracts with billing aggregators to address cramming concerns. AT&T has discontinued allowing certain types of services that were causing cramming complaints, including voicemail services, e-mail services, "Web hosting," and "Internet-based directory assistance."¹²¹ While these steps appear to have successfully decreased unauthorized charges on landline telephone bills, they have not eradicated the problem. As discussed in Part V of this report, Committee staff has found numerous examples of third-party vendors that are likely engaging in cramming and are currently placing charges on telephone customers' bills.

A. Approval Process for Third-Party Vendors

Telephone companies do not contract directly with most third-party vendors. They contract with billing aggregators, which serve as clearinghouses for hundreds of smaller third-party vendors. While they rely on billing aggregators to monitor the business practices of third-party vendors, they retain the final authority to determine whether a third-party vendor should have access to their billing platforms. In order to place charges on telephone customers' bills, third-party vendors must first be approved by the telephone companies.¹²² As discussed above,

¹²⁰ Letters from Linda Goldstein, Counsel to MORE International, to Erik Jones, Counsel to Senate Commerce Committee (Feb. 3, 2011 and Feb. 10, 2011).

¹²¹ Letter from Timothy P. McKone, AT&T Executive Vice President for Federal Relations, to Senator John D. Rockefeller IV (Mar. 4, 2011).

¹²² AT&T's contracts with billing aggregators have stated, "AT&T may, at its sole discretion, reject any products or services or charges for billing," and that, "prior to submitting billing data to AT&T, Customer must complete a product or services approval process, which shall be determined by AT&T at its sole discretion." Older versions stated it "reserves the right to reject for any or no reason, in its reasonable discretion, the addition of any new Clients." Qwest's contracts stated, "Qwest retains sole discretion on matters relating to which Billing Aggregator's Clients may bill within the Qwest shared bill."

telephone companies have no legal obligation to let third-party vendors use their billing platforms.

The 1998 Anti-Cramming Best Practices Guidelines suggested that the telephone companies have a screening process in place for new companies wishing to place charges on their customers' telephone bills. The guidelines recommended that:

For the purposes of identifying programs that may be deceptive or misleading or otherwise not in compliance with applicable LEC [local exchange carrier] policies, the LEC should consider requiring a comprehensive product screening and text phrase review/approval process.¹²³

To comply with these guidelines, telephone companies have adopted screening procedures for third-party vendors. They require each third-party vendor to submit basic corporate information, including the vendor's address and telephone number, a description of the services it will provide telephone customers, the names of the company's officers, and its state of incorporation.¹²⁴ Third-party vendors must also submit websites, marketing materials, and any telemarketing scripts they may use to enroll customers. AT&T's application also specifically requests that third-party vendors disclose any affiliations with other companies that are billing consumers' telephone bills.¹²⁵

As part of the application process, AT&T, Qwest, and Verizon each conduct reviews of third-party vendors. For example, Verizon explained that it, "performs its own review of potential sub-CICs [third-party vendors] prior to permitting them to include charges" and that it "will perform an Internet search of the identified principles...to determine if the sub-CIC is affiliated with any sub-CICs with which Verizon has experienced cramming-related issues."¹²⁶ Qwest explained that, "at its discretion, [it] conducts its own, independent investigation regarding the vendor and its program," and that "after a thorough review...Qwest decides whether to allow the billing aggregator to bill for the vendor's program."¹²⁷

Financial Pressure to Approve Vendors While this approval and review process has deterred bad actors in some instances, Committee staff has also accumulated many examples showing when it did not. Documents obtained during the investigation showed that billing aggregators routinely submitted applications for questionable third-party vendors to the telephone companies, and that telephone companies often approved these applications, even though there was evidence that the applicants were crammers.

¹²³ Anti-Cramming Best Practices Guidelines (1998) (online at http://transition.fcc.gov/Bureaus/Common_Carrier/Other/cramming/cramming.html).

¹²⁴ See Exhibit 3, "Example Third-Party Vendor Applications."

¹²⁵ *Id.*

¹²⁶ Letter from Mark J. Montano, Verizon Assistant General Counsel to Erik Jones, Counsel to the Senate Commerce Committee (July 30, 2010).

¹²⁷ Letter from Barbara Van Gelder, Counsel to Qwest, to Senator John D. Rockefeller IV (July 16, 2010).

Evidence reviewed by Committee staff shows that telephone company employees understood that third-party billing was a valuable source of revenue for their companies. While allowing third-party vendors to access their telephone bills exposed their customers to cramming, it was also profitable business line for the companies.

In November 2008, for example, a Verizon employee forwarded a cramming complaint to a colleague and stated, “[h]ere is an example where B&C [billings & collections] is causing problems here—why do we let this ESBI—and there have been many complaints on this provider, do business with us?” He asked, “[w]hy can’t we just shut this off and let these carriers go elsewhere—ie use a credit card for their services and get out of this business?” As the colleague forwarded the e-mail to the Verizon employee who handled complaints he noted, “I did not respond...since...I’m confident he already understands that B&C is a revenue generating product with excellent margins (ROI) [return on investment] for Verizon.”¹²⁸

In July 2006, AT&T employees reviewed a third-party application that Integretel, a billing aggregator, submitted on behalf of a company called NetOpus. During the review process, the company’s application raised red flags for an AT&T employee, who noted that, “from a Product perspective, it appears as if this request should be denied.”¹²⁹ Despite this recommendation, other AT&T employees considered requiring a “letter of credit to cover any potential financial issues” to satisfy concerns raised about the company.¹³⁰ In response, an AT&T employee stated the following:

Not sure how you can put a dollar amount on something like this??? In case of end-user class action lawsuits, it could be in the millions...With or without a letter of credit, I don’t have a warm fuzzy...Tracy tells me all the time, “your contract says you can deny a subCIC whenever you want, even if the reason is simply that you don’t like it.” Problem is we have KK [AT&T employee] and PW [AT&T employee] standing in the way of that prerogative. When it’s KK and PW taking the message back to the customer, even a denial is never a denial.¹³¹

A Director for AT&T Billing & Collection replied, “I know however we are pushed to bring in revenue and we can’t if we deny new customers. The only thing we can do is try to get as much protection as possible and go from there.”¹³² Frustrated with this response, the AT&T employee stated:

Hmmm... regardless of the level of risk, sounds like we are never denying anything ever again. ...

¹²⁸ See Internal Verizon e-mail (Nov. 26, 2008) (Verizon Doc. VZ_004_229588).

¹²⁹ Internal AT&T e-mail chain (July 20, 2006) (AT&T Doc. CST 2316558-62).

¹³⁰ *Id.*

¹³¹ *Id.*

¹³² *Id.*

So in other words, because of the unrealistic revenue goals and the push from “sales” to meet those goals, regardless of protecting the integrity of the bill, and regardless of what the contract says, and regardless of what Tracy has *said* to me on numerous occasions...the only thing we REALLY have the power to do is push back enough and hope the subCIC realizes it is futile and goes away on their own.¹³³

Documents show that AT&T eventually approved NetOpus to place charges on its customers’ bills. A few years later, the AT&T employee’s concerns about NetOpus proved to be correct. In 2010, the FTC won a \$38 million judgment against Roy and John Lin, the owners of NetOpus and other interrelated third-party vendors, for engaging in cramming.¹³⁴ AT&T apparently allowed NetOpus to place charges on its customers’ bills until 2010.¹³⁵ In making its ruling against the Lins, the federal district court called third-party billing a “fraud-friendly practice” and noted that NetOpus was “exactly the same” as other products the Lin brothers sold.¹³⁶

B. Anti-Cramming Safeguards

In responses they provided to the Committee, the telephone companies explained that they have practices in place to protect their customers against cramming. They monitor the number of complaints they receive about specific third-party vendors and offer “bill blocking” for customers who do not want third-party charges on their telephone bills. Telephone companies also reported that they removed third-party vendors from their billing platforms when the companies exceeded certain complaint thresholds. AT&T reported that it stopped approving third-party vendor applications for certain types of services because of high levels of cramming complaints.

While these safeguards protected some telephone customers from cramming, Committee staff found evidence showing that: (1) the procedures do not work properly; and (2) that even when the procedures do work properly, they do not eliminate cramming. Even if they are effectively employed, blocking and other “back end” responses to cramming do not prevent fraudulent billers from gaining access to the companies’ billing systems and harming consumers.

1. Bill Blocking

All eight telephone companies that provided information to the Committee reported that they offer “bill blocking” free of charge to customers who request it. In theory, a customer who requests “bill blocking” will stop third-party charges from appearing on telephone bills. In practice, “bill blocking” often fails to function properly. Documents obtained by the Committee

¹³³ *Id.*

¹³⁴ *Federal Trade Commission v. Inc21.com Corp.*, 745 F.Supp.2d 975, 1004 (N.D. Cal. 2010).

¹³⁵ AT&T was not the only telephone company that allowed NetOpus and other related third-party vendors to place charges on telephone customers’ bills.

¹³⁶ *Federal Trade Commission v. Inc21.com Corp.*, 745 F.Supp.2d 975, 982 (N.D. Cal. 2010).

showed that customers who had previously requested “bill blocking” often complained that unauthorized third-party charges continued to appear on their telephone bills.

- An employee for a Virginia shipping company explained to the Virginia State Corporation Commission that, “I have placed cramming blocks on all numbers that I can; cramming blocks have failed.”¹³⁷ This employee had repeatedly sought assistance from Verizon to stop unauthorized charges from appearing on her employers’ telephone bills, yet the problem continued.
- The City of Chicago told Committee staff that it incurs cramming on its landline telephone bills despite its requests for AT&T to block all third-party charges. An AT&T customer service manager e-mailed the city in June 2010 and acknowledged that AT&T’s “[c]ramming protection is not 100% guaranteed to catch all third party billing.” He added, “[u]nfortunately, from time to time a third party biller may slip through.”¹³⁸
- In October 2010, a Kansas consumer filed a cramming complaint with the Kansas Attorney General stating: “Also I had a block put on so I would not get 3rd party billings. The 3rd party billings stopped for several months. Then all of a sudden it started again. I asked AT&T what happened and they could not answer me. I feel if AT&T can put the 3rd party billing on my bill then they can take it off. Also AT&T stated to pay and then try to get a refund. I am not paying a bill that I did not authorize and then hope to get my money back.”¹³⁹

The weaknesses of “bill blocking” are likely attributable to the fact that telephone companies did not have control over the “bill block” process. For example, as of March 2010, it appeared AT&T was forced to rely upon billing aggregators to place bill blocks. In March 2010, an AT&T Area Manager explained to a group of employees that, “ATT does not have a way to block 3rd party billing/cramming charges, however the 3rd party billers themselves can block it.”¹⁴⁰ See Appendix A for multiple examples of businesses and government offices reporting that unauthorized third-party charges continued to appear after requests for “bill blocking” had been made.

Even when “bill blocking” is effective, it is still an imperfect safeguard against cramming. “Bill blocking” is not a default option for telephone customers. Rather, telephone customers have to proactively inform their telephone companies that they would like “bill blocking” to apply to their telephone numbers. Because many telephone

¹³⁷ E-mail to the Virginia State Corporation Commission (Oct. 30, 2009) (Verizon Doc. VZ_009_116214-15).

¹³⁸ E-mail message from AT&T Business Solutions Customer Service Manager to City of Chicago employee (June 10, 2010).

¹³⁹ Consumer complaint to Kansas Office of the Attorney General (Oct. 13, 2010) (produced to Commerce Committee by daData, Inc. without Bates numbers).

¹⁴⁰ Internal AT&T e-mail (Mar. 10, 2010) (AT&T Doc. CST2534124).

customers are not aware that third-party billing is possible, many telephone customers are not aware of “bill blocking” until after they have been victimized by cramming. Consequently, even when “bill blocking” works, it only helps those customers who have already been harmed.

2. *Complaint Thresholds*

Multiple telephone companies informed the Committee that they use customer complaints to determine whether a third-party vendor is engaged in cramming. According to the telephone companies, if a third-party vendor’s number of cramming complaints reached a certain percentage or amount during a given time period, they would place the third-party vendor on an “action plan.” If the vendor’s complaint levels did not decrease, telephone companies would remove the third-party vendor from their billing platforms.

While telephone companies had some success using this method to ferret out bad actors, it did not adequately protect telephone customers from cramming. Committee staff has investigated dozens of third-party vendors that are likely engaging in cramming and continue to place charges through the telephone companies’ billing platforms.

Committee staff found evidence which explained why “complaint thresholds” repeatedly failed to root out bad actors. As detailed in Part III of this report, crammers use the “hub company” structure and other tactics to make their complaint levels appear as low as possible. An AT&T employee referred to one such practice when a third-party vendor attempted to apply through multiple billing aggregators. The employee stated, “I’m doing some research on the number of complaints under the subCIC Better Business Organization. They’re already established under ESBI and OAN and now they’re requesting to be a subCIC under Integretel. Can you say cramming complaint dilution????”¹⁴¹

A good example of “complaint dilution” can be seen in the actions of daData, one of the hub companies Committee staff investigated. Over 20 third-party vendors related to daData charged telephone customers for identical “electronic fax services.” As discussed in Part V of this report, Committee staff confirmed that daData controlled the technology for this service and most, if not all, of the vendors’ operations. By operating multiple vendors offering the same electronic fax services, the true number of consumers complaining about its practices was not available to telephone companies.

Committee staff obtained documents showing that telephone companies placed some of these third-party vendors on “action plans” to reduce cramming, but failed to terminate them from third-party billing. For example, on September 24, 2010, Transaction Clearing sent identical e-mails to Lee Liatsis, a daData “Managing Consultant,” about cramming complaints related to Fetch Unlimited, MDVM Network, and YCP Network. In each e-mail, Transaction Clearing stated that it “has recently been addressed by AT&T regarding concerns about the rising

¹⁴¹ Internal AT&T e-mail (Feb. 23, 2007) (AT&T Doc. CST0792211).

number of cramming complaints received each month for companies providing E-Fax services and who are relatively new in billing in the AT&T regions.”¹⁴² In response, on October 4, 2010, Mr. Liatsis sent identical letters on behalf of Fetch Unlimited, MDVM Network, and YCP Network back to Transaction Clearing.¹⁴³ In each letter, he stated, “our efforts should result in a decrease of AT&T complaints over the next ninety days.” These letters were identical to a letter Mr. Liatsis sent in February 2009 on behalf of BLVD Network to BSG, another billing aggregator, about cramming complaints from Verizon customers.¹⁴⁴

daData-Related Third-Party Vendors That Offered “Electronic Fax Service”	
BLVD Network	Rask Network
Comlink Direct	Selected Options
Connection Backup Serv.	SoLo Communications
Fetch Unlimited	Stand Up Solutions
First Rate Voice Services	Total Protection Plus
MDVM Connect	TriVoice International
Meteline Tech	Universal Voice
My Info Guard	USA Voice Mail
Nations 1 st Comm,	Voicemail Solutions
Nationwide Assist	VoiceXpress
Network Assurance	WVM Network
NextGen Connect	YCP Network
PBA Serivces	

Telephone companies treated these third-party vendors as separate companies, when, in fact, they were likely part of one common enterprise. If telephone companies had treated the twenty-five companies in the above table as one enterprise, they would have likely taken different actions.

Additionally, the telephone companies never learned about many affected customers because the customers called third-party vendors or billing aggregators directly to dispute the charges on their telephone bills. This fact is not surprising, given that contact information for the companies is placed next to the third-party charges on telephone customers’ bills.¹⁴⁵ For example, during an eight month period in 2010, over 200,000 telephone customers contacted daData to cancel services and stated that they “did not authorize,” “did not understand,” or “did not remember” enrollment.¹⁴⁶ Over the same time period, telephone companies only forwarded 2,746 cramming complaints to daData.¹⁴⁷

¹⁴² E-mails from Transaction Clearing to Lee Liatsis (Sep. 24, 2010) (daData Doc. DAT366843-45).

¹⁴³ Letters from Lee Liatsis to Transaction Clearing (Oct. 4, 2010) (daData Doc. DAT366837-42).

¹⁴⁴ Letter from Lee Liatsis to BSG Clearing Solutions (Feb. 20, 2009) (daData Doc. DAT366853).

¹⁴⁵ See Exhibit 2, “Example Telephone Bills.”

¹⁴⁶ daData document produced in response to a question asking how customer service representatives categorize incoming consumer contacts. (June 22, 2011) (daData Doc. DAT366822).

¹⁴⁷ *Id.*

Even if “complaint thresholds” did function properly and identified every third-party engaged in cramming, they would not adequately protect telephone customers from the harm the crammers caused before being caught. When third-party vendors are removed from telephone companies’ billing platforms for cramming, it does not appear that telephone companies contact customers whose bills have been charged by the cramming company, or otherwise make any attempt to reimburse customers who have already been charged. Consequently, even when telephone companies determined that a company was engaged in cramming and removed the company, thousands of impacted customers likely paid unauthorized charges and never knew it.

Streaming Flix Investigation Committee staff identified one instance when AT&T contacted its customers who had been charged by a company it suspected to be engaged in cramming. The customers’ responses were overwhelmingly negative toward the company in question, “Streaming Flix,” and suggested that many of the customers had not known about the charges before AT&T contacted them. For example, customers stated:

- What in God’s name are you writing about? I have no idea what this service is and do not want it. Please cancel this “order” I do not want it. More importantly I have no idea what it is.
- I do not recall this order. Please call me at the number below to further explain these charges.
- No I did not authorize this charge and I want it off of my bill. Thank you for letting me know.
- I have no recollection of authorizing this charge and want it immediately discontinued from our bill.
- Please remove this immediately, I do not use extra services and can’t afford the extra costs. I do not remember signing up.¹⁴⁸

As an AT&T employee was tabulating results of responses, she noted that, “I have sent all 100 emails to the customers...[t]o date...12 said they did not order Streaming Flix...of these 12, none of them have called us to make a cramming complaint.”¹⁴⁹ Every AT&T customer that eventually responded informed AT&T that they did not order Streaming Flix.

3. *Service Prohibitions*

In 2009, AT&T announced that it had been reviewing “its policies and processes related to cramming, in an effort to identify changes that seem likely to reduce the number of cramming complaints.”¹⁵⁰ Based upon this evaluation, AT&T “found that voice mail (or voice messaging) and Web hosting have generated a disproportionately

¹⁴⁸ Internal AT&T spreadsheet documenting responses received in response to communications sent to 100 customers enrolled in Streaming Flix (AT&T Doc. CST2379976-87).

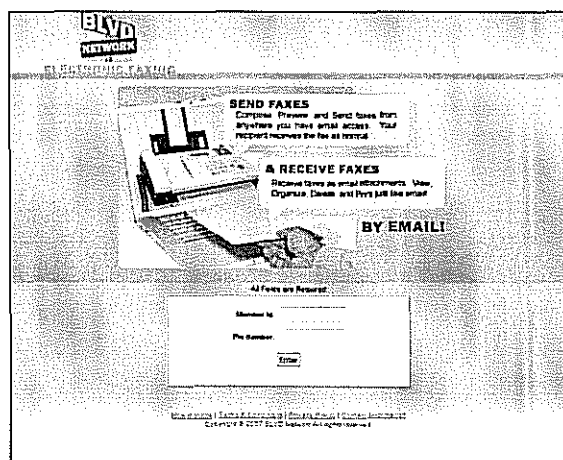
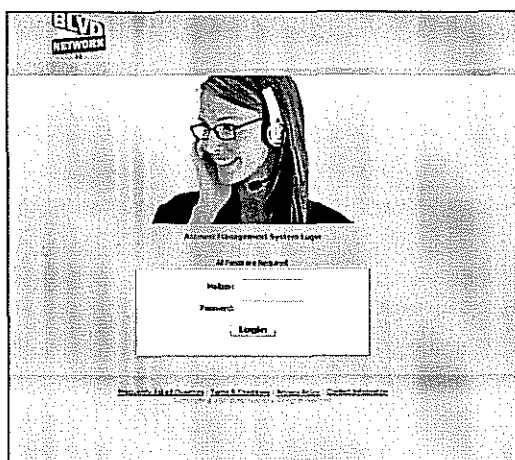
¹⁴⁹ Internal AT&T e-mail (July 20, 2010) (AT&T Doc. CST2379960).

¹⁵⁰ Letter from AT&T to All AT&T Billing Solutions Customers (Oct. 29, 2009) (AT&T Doc. CST009379).

large number of cramming complaints.¹⁵¹ In response, it announced it was taking two steps: (1) it would no longer approve applications for third-party vendors that offered voice mail/messaging or Web hosting; and (2) for those third-party vendors previously approved, they could not enroll new telephone customers in their services.¹⁵²

Given that companies offering these services were likely engaged in cramming, AT&T's actions very likely curbed cramming on its customers' telephone bills. However, evidence obtained by Committee staff suggests that these actions, although a step in the right direction, will not be enough to stop cramming. Telephone customers previously enrolled in these services apparently continue to be billed. Further, many companies that engaged in voice mail or Web hosting have already transitioned to other "services" that AT&T has yet to ban.

As an example, BLVD Network, a daData-related company, had previously offered voice mail services at www.myblvdnetwork.com. It now offers "electronic fax service" at www.myblvdnetworkfax.com. Committee staff is aware of multiple examples of other third-party vendors that made similar "transitions."



C. Awareness of the Problem


Documents obtained by the Committee show that telephone companies are aware that third-party billing leads to significant amounts of cramming. Telephone company employees have repeatedly questioned why the companies are engaged in third-party billing and the companies' customers have complained directly to them about cramming for years. In 2009 and 2010, the companies each took a closer look at their billing practices in an attempt to bring cramming under control.

In the early 2000s, BellSouth, a company that is now part of AT&T, had already noticed that cramming was resurging, even though it had taken steps to address cramming

¹⁵¹ *Id.*

¹⁵² *Id.*

in the late 1990s. A slide deck titled, "Cramming Flares Up Again," explained what BellSouth was experiencing at the time. Just a few years after the company had instituted its first voluntary guidelines to address cramming, it was forced to take another look at the issue. Documents showed that that the company again made some progress combatting unauthorized charges, only to have the problem "resurge" again a few years later.

	<i>Cramming Flares Up Again</i>
<ul style="list-style-type: none">• Cramming, which had been almost eliminated in the Consumer market by 2000, resurged in 2002.• This time, however, the charges being crammed were generally more expensive (\$30 - \$50) and were being included on the bills of Small Business customers.• BellSouth's Small Business customers are reporting 3000 – 5000 instances of cramming each month. This is not an accurate reflection of the total cramming problem, however:<ul style="list-style-type: none">– These counts do not include those customers who contact the service provider directly.– In the Small Business environment, many times customer's report that charges are "unauthorized" when, in fact, they were not authorized by the proper authority.– Many of these are duplicate reports if the service provider doesn't act quickly enough to suppress the following months billing.	

In 2009, AT&T undertook a "3rd Party Billing Project" to "hold vendors accountable for AT&T's time and costs spent in satisfying...3rd party billing inquiries/allegations."¹⁵³ At the time, AT&T estimated that "[h]andling 3rd Party Billing costs ... over \$8M per year" in employee time, even though AT&T had entered into "without inquiry" contracts with most billing aggregators.¹⁵⁴ "Without inquiry" contracts stipulated that "customers who call AT&T are first referred to the 3rd Party for problem resolution."¹⁵⁵ Because the number of calls AT&T received about third-party billing was so voluminous, AT&T evaluated its "time and costs handling 3rd party inquiries 'without inquiry.'" Even "without inquiry" calls were costing AT&T a significant amount of money.

Internal e-mail communications between AT&T employees also showed that the company was aware that cramming was a major problem.

¹⁵³ AT&T, *3rd Party Billing Project* (June 29, 2009) (AT&T Doc. CST2511540-53).

¹⁵⁴ *Id.*

¹⁵⁵ *Id.*

- An employee noted in July 2009 that, “although third-party billing complaints were down for the month (-17%), they again were the top wireline issue for the month.”¹⁵⁶
- A couple months later, in response to a complaint, a senior executive in AT&T’s Washington office stated, “I thought we’d ended this practice—what are we doing? And do we want to invite an FCC rule?”¹⁵⁷
- Another AT&T employee noted that, “It seems like we are handling a lot of Service calls for situations that are not related to our services.”¹⁵⁸ In response, an employee from AT&T customer service department stated, “This is definitely an area where we can reduce costs and improve customer perception of AT&T.”¹⁵⁹ He explained that, “wholesale benefits from getting the revenue while we [customer service] bear most of the expense—so there’s not a strong financial link to make sure the right controls are in place.”¹⁶⁰
- A month later, in response to a cramming complaint, another AT&T employee noted, “[w]e’re having a resurgence in 3pb [third-party billing] complaints.”¹⁶¹

As AT&T was determining ways to decrease the amount of time its employees spent answering calls related to third-party billing, AT&T’s outside counsel reported to the FCC that it experienced “low rates of complaints” for cramming.¹⁶² The companies’ outside counsel went as far as reporting that “the current data could very well overstate the actual incidence of cramming.”¹⁶³

In 2009 and 2010, Verizon employees also expressed concern about cramming and third-party billing.

- In October 2008, a Verizon employee explained that “[a]lot of time is spent on Regulatory issues.” She stated, “There are cramming complaints ie customer complaints re fraud, being billed for things they didn’t do, which often escalate to Ivan’s desk, PUC Complaints or lawsuits.”¹⁶⁴

¹⁵⁶ Internal AT&T e-mail (July 13, 2009) (AT&T Doc. CST0184626).

¹⁵⁷ Internal AT&T e-mail (Nov. 5, 2009) (AT&T Doc. CST2476031).

¹⁵⁸ Internal AT&T e-mail (Nov. 1, 2009) (AT&T Doc. CST0269209-10).

¹⁵⁹ *Id.*

¹⁶⁰ *Id.*

¹⁶¹ Internal AT&T e-mail (Dec. 11, 2009) (AT&T Doc. CST2470073).

¹⁶² Comments of AT&T Inc., Federal Communications Commission, CC Docket No. 98-170 (Oct. 13, 2009).

¹⁶³ *Id.*

¹⁶⁴ Internal Verizon e-mail (Oct. 2, 2008) (Verizon Doc. VZ_007_003542-43).

- In January 2009, a Verizon employee asked, “[w]hat are these charges?” and “[w]hy do third party charges get on our customer’s bills?”¹⁶⁵ He explained, “[w]e are seeing a lot of calls into our centers for the same reasons...”¹⁶⁶
- In February 2010, a Verizon Service Mentor stated in an e-mail that, “[m]yself and several reps have noticed a significant increase in calls related to cramming charges.”¹⁶⁷ He wrote: “My question/concern is, what is being or can be done about this...this is killing our access and time on the phones. Are these companies actually being ‘investigated’ to see why they are able to keep billing our customers? It seems [to] be the same companies every time. From a legal standpoint, can Verizon do anything to stop these companies that continue to bill our customers over and over. I guarantee you if someone pulls the cramming log you will see USBI, OAN, and other companies similar to those.” In response, another Verizon employee stated, “Thanks...we terminate anyone who does that and we’re able to prove it. I think the problem is many instances are not reported.”¹⁶⁸

D. Response to Customers

Documents obtained through the investigation showed that the telephone companies’ employees often did not follow the companies’ written procedures for resolving customers’ cramming complaints. Customers seeking assistance have frequently been told by telephone company employees that there is nothing they can do to help, and that telephone companies were legally obligated to place the charges on their bills. Both assertions are incorrect.

1. Customer Assistance

Committee staff reviewed thousands of cramming complaints that residential and business customers submitted to the BBB, FTC, FCC, state attorneys general, and their telephone companies. These complaints showed that telephone companies repeatedly informed customers that there was nothing they could do to resolve the unauthorized charges appearing on their telephone bills.¹⁶⁹ Hundreds of complaints reviewed by Committee staff contradicted what telephone companies informed the Committee about their policies. Examples included:

¹⁶⁵ Internal Verizon e-mail (Jan. 13, 2009) (Verizon Doc. VZ_004_229580).

¹⁶⁶ *Id.*

¹⁶⁷ Internal Verizon e-mail (Feb. 19, 2010) (Verizon Doc. VZ_004_133605).

¹⁶⁸ *Id.*

¹⁶⁹ Committee staff is not suggesting that telephone companies informed every customer that there was nothing the company could do to resolve the unauthorized charges appearing on their bills. Rather, Committee staff has reviewed enough complaints where employees stated there was nothing they could do to know that it happened with some frequency.

- A Qwest customer stated, “I called Qwest twice but they would only refer me to ILD [a billing aggregator] to resolve the problem,”¹⁷⁰ while Qwest informed the Committee that it “does not refer the customer to the billing aggregator or vendor for resolution of the dispute. Qwest resolves the dispute directly.”¹⁷¹
- A Verizon customer stated in a complaint that, “she has been told by over 8 different people from the Verizon Business Office that since this is a 3rd party billing issue Verizon cannot assist her,”¹⁷² while Verizon informed the Committee that “Verizon does not require the customer to contact the sub-CIC that initiated the charge prior to removing the charges.”¹⁷³
- In an online chat with an AT&T customer service representative, an AT&T customer asked, “how can I prevent this [unauthorized charges] from happening” and the AT&T employee responded, “We have no way to prevent the problem from happening.”¹⁷⁴

See Appendix A for additional examples of consumers and businesses complaining about their telephone companies’ inadequate responses to the unauthorized charges appearing on their telephone bills.

2. No Legal Obligation

Complaints also showed that telephone company employees repeatedly misinformed customers about the telephone companies’ role in third-party billing. Although documents showed instances in which the telephone companies appear to have instructed their employees that they voluntarily engage in third-party billing,¹⁷⁵ employees for the telephone companies repeatedly informed customers that the telephone companies were legally obligated to place the charges on their bills. These statements were inaccurate and confused telephone customers about the nature of the problem.

Committee staff reviewed many complaints where telephone company employees made incorrect statements about third-party billing, suggesting that, at one time, they were trained to inform customers of this “legal obligation.” Examples included:

¹⁷⁰ Consumer Complaint to Oregon PUC (Mar. 2, 2009) (Qwest Doc. QSC0014058).

¹⁷¹ Letter from Barbara Van Gelder, Counsel to Qwest, to Senator John D. Rockefeller IV (July 16, 2010).

¹⁷² Consumer Complaint to Verizon (Dec. 3, 2009) (Verizon Doc. VZ_003_001869).

¹⁷³ Letter from Mark J. Montano, Verizon Assistant General Counsel to Erik Jones, Counsel to the Senate Commerce Committee (July 30, 2010).

¹⁷⁴ Consumer Complaint to Better Business Bureau of Connecticut (Aug. 21, 2009) (AT&T Doc. CST009842).

¹⁷⁵ AT&T has informed its employees that they “should not inform customers that AT&T is required to provide billing and collection services to unaffiliated service providers.” (AT&T Doc. CST010281).

- In December 2008, a Verizon employee informed a Constituent Services Specialist in the Office of U.S. Representative Chris Van Hollen that, “[w]e are required by law to open our billing system to other companies,” in response to his e-mail about a constituent with a cramming complaint.¹⁷⁶ After he informed her that the constituent was “pretty fired up about it,” she responded, “I’m not sure what there would be to do about it—it’s in the Federal Communications Act...cramming is NOT as big an issues as it was years ago.”¹⁷⁷
- In February 2009, an AT&T employee stated that is “not allowed to reject third-party charges billed by third parties that offer telecommunications and related services. Local exchange carriers are prohibited from refusing to include the charges in the customer’s local bill and cannot question the validity of the charges.”¹⁷⁸
- In October 2009, a Verizon customer stated, “When I spoke to Verizon, they told [me] that an FCC regulation mandates that they bill me on behalf any third party request.”¹⁷⁹
- In August 2010, a Qwest employee stated, “Qwest and other local exchange carriers (LEC) have an obligation to provide billing and collection services to third parties, when requested, under the same terms and conditions”¹⁸⁰

See Appendix A, “Cramming Case Studies,” for additional examples of telephone companies misinforming telephone customers about their legal obligation to place third-party charges on their customers’ telephone bills.

E. Recent Responses to the Cramming Problem

AT&T and Verizon have each informed the Committee that they have taken steps in recent months to further strengthen their anti-cramming safeguards. In March 2011, AT&T informed the Committee that it had made “several significant enhancements” to its third-party billing program. These enhancements included: “minimum ‘baseline’ verification requirements that will apply to all transactions;” “heightened verification requirements for Internet-based transactions;” and additional requirements for billing aggregators.¹⁸¹

¹⁷⁶ Verizon e-mail (Dec. 30, 2008) (Verizon Doc. VZ_004_211426).

¹⁷⁷ Verizon e-mail (Jan. 7, 2009) (Verizon Doc. VZ_004_211425).

¹⁷⁸ Better Business Bureau, Complaint Activity Report, Case No. 27071953 (Feb. 3, 2009) (AT&T Doc. CST009649).

¹⁷⁹ Consumer Complaint to Verizon (Dec. 3, 2009) (Verizon Doc. VZ_003_001954).

¹⁸⁰ Qwest Internal e-mail (Aug. 2, 2010) (Qwest Doc. QSC0015630).

¹⁸¹ Letter from Timothy P. McKone, AT&T Executive Vice President for Federal Relations, to Senator John D. Rockefeller IV (Mar. 4, 2011).

In April 2011, Verizon informed the Committee that it was taking three steps to strengthen its anti-cramming safeguards: prohibiting third-party vendors from using “open affiliate networks” to market their services; revising its agreements so that third-party vendors rejected or terminated by other telephone companies are automatically precluded from billing on Verizon’s platform; and notifying new customers, in welcome letters, that “bill blocking” is available.¹⁸²

VII. CONCLUSION

Although some legitimate companies use third-party billing on landline telephone bills, it has largely failed to become a reliable method of commerce. Instead of “creating conveniences” for telephone customers, as telephone companies promised it would, third-party billing has made telephone customers targets for fraud. Despite the telephone companies’ decision to enact voluntary anti-cramming guidelines and the FCC’s “Truth-in-Billing” requirements, it still takes minimal effort for a company engaged in cramming to place unauthorized third-party charges on consumers’ bills, while it remains difficult for customers to find and remove those charges from their telephone bills. As a result, unless additional protections are put in place, millions of telephone customers will likely continue to face billions of dollars of unauthorized charges.

¹⁸² Verizon document, *Summary of Actions Taken/Planned by Verizon To Strengthen Anti-Cramming Protections* (Apr. 19, 2011).