

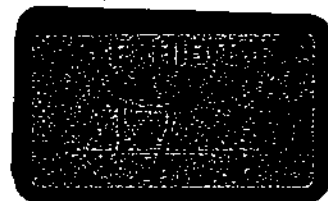
Jeff Applebaum

From: Jeffrey Applebaum [applebaum@bellsouth.net]
Sent: Sunday, November 05, 2006 4:18 PM
To: Gary Thomas
Cc: Andrew Lermisider
Subject: guarantor of the merchant account

ry,

Since it was not part of our original understanding that I would be the guarantor or the obligated party on the merchant account per agreement, please acknowledge in a reply to this e-mail that you are assuming all of the financial obligations of the attached services that will be incurred while selling credit products under the www.youronlinefreecreditreport.com property. For such a period of time as RMCR, Inc. continues to be the guarantor of the merchant account.

Initiation fee	\$250
Monthly service fee	\$5
ACH reject fee	\$25
MasterCard Discount Rate	2.49%
Visa Discount Rate	2.49%
MasterCard Non-PIN Debit Discount Rate	2.49%
Visa Non-PIN Debit Discount Rate	2.49%
Discover Discount Rate	2.97%
Amex Express Discount Rate	3.50%
ATM Credit card Transaction Fee	\$0.15
ATM Non-Pin Debit Trans Fee	\$0.15
Chargeback Fee	\$5.00
American Express Monthly Fee	\$5.00



Submitted / w/ o / chg

RMCR0002071