

Gary Crandell P.C

From: "Jeffrey Applebaum" <japplebaum@bellsouth.net>
To: "Andrew Lermsider" <andrew@delpradoholdings.com>
Sent: Friday, November 03, 2006 10:44 AM
Subject: Gary - If you want we can do the following

Gary,

If you want we can do the following: Have my First Data merchant guy open a joint merchant account RMCR & ZaaZoom (I can have it done in 24hours) and have my or your bank open a joint account for deposits (again I can have it done today, at my bank). First Data only charges me \$5 for chargeback's - I run about 1% CHARGE BACK RATIO and a 30% reversal rate on chargeback's.

Jeff

<http://www.firstdata.com>

Admitted 1/10/07

