



6. In the Fall of 2000, EAM was a very new company. We were located at the offices of Enhanced Recovery Corporation in Cincinnati, Ohio.

7. The eventual Agreement between the parties included New Vision's address as c/o EAM and included the Cincinnati, Ohio address of Enhanced Recovery Corporation.

8. New Vision had hired EAM to work the accounts in hopes of collecting some or all of the charged off credit card debt. EAM was to receive a portion of the total collections in exchange for its work.

9. The accounts were transferred directly to EAM solely to save the time and money associated with a transfer from Discover to New Vision and then a second transfer from New Vision to EAM.

10. On January 1, 2001, EAM moved its headquarters to Jacksonville, Florida.

11. EAM has been located in Jacksonville, Florida since January 1, 2001.

12. All work done on behalf of New Vision or in conjunction with New Vision since January 2001 has been conducted from Jacksonville, Florida.

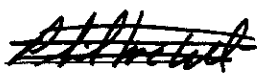
13. EAM does not maintain an office, bank account, mailing address or telephone listing in Ohio.

14. EAM does not have any employees in the state of Ohio.

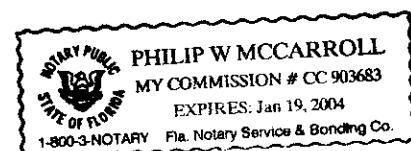
FURTHER AFFIANT SAYETH NOT.


Dated this 10<sup>TH</sup> day of OCTOBER, 2003.

  
Mark Thompson, President and Chief Executive  
Officer, Enhanced Asset Management

SUBSCRIBED AND SWORN to me, a Notary Public, this 10<sup>th</sup> day of Oct 2003, by 

Mark Thompson



  
Notary Public

My Commission expires:

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