

6. New Vision's only office is located in Suwanee, Georgia.
7. New Vision does not have any employees in Ohio.
8. New Vision has never maintained an office, telephone listing, or mailing address in Ohio.
9. New Vision has never contracted to provide goods or services within the State of Ohio.
10. New Vision has not caused tortious injury to anyone within the State of Ohio. Discover's allegations against New Vision concern alleged contractual damages only.
11. New Vision does not own any real property within the State of Ohio.
12. New Vision does not engage in the insurance industry.
13. New Vision entered into the Agreement with Discover Bank, which is incorporated under the laws of Delaware and is located in Delaware.
14. The Agreement did not indicate nor did New Vision discuss with anyone from Discover Bank that a dispute between the parties regarding the Agreement would be resolved in Ohio.
15. I did not anticipate or foresee, or have any idea or indication during negotiations of the Agreement that New Vision might be hailed into an Ohio court.
16. New Vision does not engage in any business within the State of Ohio.

17. New Vision has never owned or leased property within the State of Ohio.

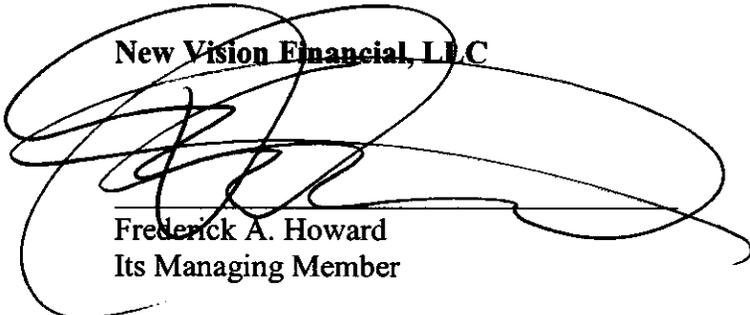
18. New Vision has never maintained a bank account in Ohio.

19. New Vision did not and has not purposefully availed itself of the privilege of acting within the State of Ohio.

20. New Vision has no contacts with the State of Ohio.

Further Affiant Sayeth Naught.

New Vision Financial, LLC


Frederick A. Howard
Its Managing Member

Sworn to before me and subscribed in my presence this _____ day of August, 2003.


Notary Public

My Commission expires:

May 14, 2007

