

EXHIBIT K

From: paul ceglia <paulceglia@msn.com>
Sent: Wednesday, March 31, 2004 10:29 AM
To: mzuckerb@fas.harvard.edu
Subject: A thought.

Hi Mark,

I've been doing everything I can to get the cash ball rolling. Listed my rental for sale, asked and reasked everyone I can imagine to invest yet still no success. I am giving myself ulcers trying to get your money to you before you take aggressive action against the site again. As I try to come up with solutions one that I havent before thought of comes to mind. Stock. The logic of this is that now with a few other carriers ready to begin service next month we are on the road to finally making it. If we do then the stock in the company would be worth a whole lot more than the 11,000 you feel you are owed. If we dont make it then we wouldnt have the money to pay you anyway and we both lose. I have set aside 2% of the company for a Systems Admin and my thought is this. I could sign over 1% of the company to you now for the old debt with the agreement that In one year I will buy it back from you, if you choose, at 15,000. That gives me a year to work this company into shape without worry about sudden attack. I will also agree to sign another 1% over to you in exchange for admining the system for the next year. No major changes, maybe, hopefully another state or two on the database and of course keeping it running clean and finishing the fourth field info and the other little crap left to do. That i would agree to buy back from you, again if you chose, at the end of one year.

i realize that with our inability to pay you so far that this might not sound like an attractive offer, though I know how committed everyone on the team is to succeeding at this and though these three carriers will only represent a few thousand a month in revenue, its a good start and several others are doing what carriers seem to do best, deliberate for eternity over it. I would be really glad to be working with you on the team, I see that you are really excellent at what you do. I believe everyone on this team is as well. Though I have made some mistakes so far as it pertains to bringing in the sales, we have cut our prices dramatically in this last month and many folks that were sitting on the fence are now taking a much closer look at our service. David, our sales guy has persisted and persisted to bring in some big accounts. After several meetings with Geico they have set a negotiation date two weeks from now to conclude the evaluation and decide on their course of action. at this point I think Ill believe it when I see it as I have had my hopes up about this company for too long now. I wouldn't be surprised if at that meeting they tell us there will be another meeting next month but I have no choice but to take their word for it. The point being I guess that Things are happening and while stock might not be the most attractive option for you at this point, it would at least ensure you that if we make it you get paid double or even more for your patience and your assistance in keeping the site flowing. It would be a tremendous load of my mind to reach an agreement with you Mark on this, I really hope you find this agreeable.

Thanks, Paul