

EXHIBIT I
TO DECLARATION OF MICHAEL N. EDELMAN
IN SUPPORT OF ADVANCEME, INC.'S OPPOSITION TO
DEFENDANTS' MOTION FOR LEAVE TO AMEND INVALIDITY CONTENTIONS

Gerould, Elaine

From: David Goldin [dgoldin@amerimerchant.com]
Sent: Thursday, July 13, 2006 7:12 AM
To: Little, Tim
Subject: Follow up

Tim – thanks for taking the time to speak with myself and the patent attorneys. It was really helpful.

As per our conversation, about your inquiry about our working capital product, I've attached a "one page PDF" that outlines that program as well as our reseller agreement.

Essentially, we can typically advance a merchant 100% - 125% of their monthly Visa/Mastercard average. We buy the receipts for anywhere from .70 to .80 on the \$1 depending on the program they choose. Repayment is accomplished by typically holding back 19% - 25% of their future Visa/Mastercard receipts until the amount of future receipts purchased is collected. (Average payback time is estimated to be 7 – 12 months depending on the program).

If you had interested clients, assuming Wells Fargo was okay with it, you would withhold this % out of each batch and remit it to us until the proper amount is collected.

Our underwriting criteria is they can't have any open bankruptcies, no substantial tax liens, must be current w/ their landlord and have at least 1 yr left on their lease.

Any questions, please let me know. If you are interested, once we sign the agreement I can send you the merchant applications for any interested clients.

Enjoy your vacation.

-David

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