

Exhibit 4

Exhibit

Matz, Robert

From: Gray, Joseph [jgray@velaw.com]
Sent: Thursday, January 11, 2007 9:18 AM
To: Edelman, Michael N.; Matz, Robert
Subject: 30(b)(6) depositions

Mike and Robert:

Please confirm whether AdvanceMe intends to proceed with the 30(b)(6) deposition of Merchant Money Tree on January 23rd and/or the 30(b)(6) deposition of Reach Financial on February 8th.

Regards,

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Thank You.

2/5/2007