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22 February 2008

VIA CERTIFIED MAIL/
RETURN RECEIPT REQUESTED

BrandsMart USA
Attn: Legal Department
3200 SW 42nd St.
Hollywood, FL 33312

In Re. U.S. Patent No.

To Whom It May Concern:

Please be advised that this law firm represents the owner of United States Patent No. entitled

(" Patent"). A copy of the Patent is enclosed for your review.

It has come to our attention that your retail facilities are using debit and gift cards that are activated in a manner that may raise issues with the Patent. Please review the Patent and advise the undersigned if you would be interested in taking a license under the Patent. If you do not believe that your system has any conflict with the Patent, please advise the basis of your position so that we can analyze the situation and make an appropriate decision on how to proceed. Thank you for your attention to this matter.

Very truly yours,

Enclosures