UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

PROOF OF CLAIM

03103119118182

Name of Debtor Against Which You Assert Your Claim

YOU MUST SELECT A DEBTOR AGAINST WHOM YOU ASSERT YOUR CLAIM YOU SELECT A DEBTOR BY CHECKING ONE BOX ON THE OTHER SIDE OF THIS NOTICE NOTE Check one box only Creditors holding claims against more than one Debtor must file a separate claim in the case of each Debtor against whom the creditor asserts a claim A creditor will be bound by the Debtor named in its proof of claim

NOTE This form should not be used to make a claim for an administrative expense arising after the commencement of the case A request for payment of an administrative expense may be filed pursuant to 11 U S C § 503

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim Attach copy of statement giving particulars

☐ **Check box if you have never received any notices from the bankruptcy court in this case**

☐ Check box if this address differs from the address on the envelope sent to you by the court

Name of Creditor and Address

03103119118182

GETSMARTCOM INC
PO BOX 193824
SAN FRANCISCO CA 94119

Creditor Telephone Number (415) 644-5211

The amounts reflected above if any constitute your claim as scheduled by the Debtor If you agree with the amounts set forth herein and have no other claim against the Debtor you do not need to file this proof of claim EXCEPT as stated below

If the amounts shown above are listed as Contingent, Unliquidated or Disputed a proof of claim must be filed

If you have already filed a proof of claim with the Bankruptcy Court or BMC you do not need to file again

CREDITOR TAX I D # 77- 0436948

ACCOUNT OR OTHER NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR CONSECO

Check here if this claim ☐ replaces or ☐ amends a previously filed claim dated _____

1 BASIS FOR CLAIM

☐ Goods sold
☐ Services performed
☐ Money loaned
☐ Bondholder
☐ Personal injury/wrongful death
☐ Taxes
☒ Other (describe briefly) INTERNET MORTGAGE LEADS
☐ Retiree benefits as defined in 11 U S C § 1114(a)
☐ Wages salaries and compensation (Fill out below)

Your social security number _____

Unpaid compensation for services performed from _____ (date) to _____ (date)

2 DATE DEBT WAS INCURRED

3 IF COURT JUDGMENT, DATE OBTAINED

4 TOTAL AMOUNT OF CLAIM $ 84,172 00 (unsecured) $ _____ (secured) $ _____ (unsecured priority) $ 84,172-00 (total)

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below

☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim Attach itemized statement of all interest or additional charges

5 SECURED CLAIM

☐ Check this box if your claim is secured by collateral (including a right of setoff)

Brief description of collateral

☐ Real Estate
☐ Motor Vehicle
☐ Other _____

Value of collateral $ _____

Amount of arrearage and other charges at time case filed included in secured claim above if any $ _____

6 UNSECURED PRIORITY CLAIM

☐ Check this box if you have an unsecured priority claim

Specify the priority of the claim

☐ Wages salaries or commissions (up to $4 650*) earned within 90 days before filing of the bankruptcy petition or cessation of the Debtor's business whichever is earlier 11 U S C § 507(a)(3)
☐ Contributions to an employee benefit plan 11 U S C § 507(a)(4)
☐ Up to $2 100* of deposits toward purchase lease or rental of property or services for personal family or household use 11 U S C § 507(a)(6)
☐ Alimony maintenance or support owed to a spouse former spouse or child 11 U S C § 507(a)(7)
☐ Taxes or penalties owed to governmental units 11 U S C § 507(a)(8)
☐ Other Specify applicable paragraph of 11 U S C § 507(a) _____

Amounts are subject to adjustment on 4/1/01 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment

7 CREDITS The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim

8 SUPPORTING DOCUMENTS *Attach copies of supporting documents,* such as promissory notes purchase orders invoices itemized statements of running accounts contracts court judgments mortgages security agreements and evidence of perfection of lien DO NOT SEND ORIGINAL DOCUMENTS If the documents are not available explain If the documents are voluminous attach a summary

9 DATE-STAMPED COPY To receive an acknowledgment of your claim, please enclose a self-addressed stamped envelope and an additional copy of your claim

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES NOT ACCEPTED) so that it is received on or before 4 00 pm, Central Time on May 22, 2003

BY MAIL TO
Bankruptcy Management Corporation
ATTN Conseco Inc Claims
PO Box 1042
El Segundo CA 90245-1042

BY HAND OR OVERNIGHT DELIVERY TO
Bankruptcy Management Corporation
ATTN Conseco Inc Claims
1330 East Franklin Avenue
El Segundo CA 90245

THIS SPACE FOR COURT USE ONLY

FILED
MAY 08 2003
BMC

DATE SIGNED 5/5/03

SIGN and print the name and title if any of the creditor or other person authorized to file this claim (attach copy of power of attorney if any) SUE SINGH OPERATIONS DEPARTMENT MC

Conseco Finance Corp Claim
49675002136

Penalty for presenting fraudulent claim is a fine of up to $500 000 or imprisonment for up to 5 years or both 18 U S C §§ 152 AND 3571

Name of Debtor Against Which You Assert Your Claim
Check One Box Only

- [x] Conseco Finance Corp (02-49675-CAD)
- [ ] Conseco Finance Servicing Corp (02-49676-CAD)
- [ ] Conseco Agency of Alabama Inc (03-04692-CAD)
- [ ] Conseco Agency Inc (03-04693-CAD)
- [ ] Conseco Agency of Kentucky Inc (03-04694-CAD)
- [ ] Conseco Agency of Nevada Inc (03-04695-CAD)
- [ ] Conseco Agency of New York Inc (03-04696-CAD)
- [ ] Crum-Reed General Agency Inc (03-04697-CAD)
- [ ] Conseco Finance Canada Company (03-04698 CAD)
- [ ] Conseco Finance Canada Holding Company (03-04699-CAD)
- [ ] Conseco Finance Corp - Alabama (03-04700-CAD)
- [ ] Conseco Finance Credit Corp (03-04701-CAD)
- [ ] Conseco Finance Consumer Discount Company (03-04702-CAD)
- [ ] Conseco Finance Loan Company (03-04703-CAD)
- [ ] Conseco Finance Net Interest Margin Finance Corp I (03-04704-CAD)
- [ ] Conseco Finance Net Interest Margin Finance Corp II (03-04705-CAD)
- [ ] Green Tree Floorplan Funding Corp (03-04706-CAD)
- [ ] Green Tree Finance Corp - Two (03-04707-CAD)
- [ ] Landmark Manufactured Housing Inc (03-04708-CAD)
- [ ] Rice Park Properties Corporation (03-04709-CAD)

INSTRUCTIONS FOR FILING PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law In particular types of cases or circumstances such as bankruptcy cases that are not filed voluntarily by a debtor there may be exceptions to the general rules

— DEFINITIONS —

Debtor

The person corporation or other entity that has filed a bankruptcy case is called the debtor

Creditor

A creditor is any person corporation or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed

Proof of Claim

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim) This form must be filed with the court appointed Claims Agent Bankruptcy management Corporation at the address listed on the reverse side of this page

Secured Claim

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property

Examples of liens are a mortgage on real estate and a security interest in a car truck boat television set or other item of property A lien may have been obtained through a court proceeding before a bankruptcy case began in some states a court judgment is a lien In addition to the extent a creditor also owes money to the debtor (has a right of setoff) the creditor's claim may be a secured claim (See also Unsecured Claim)

Unsecured Claim

If a claim is not secured claim it is an unsecured claim A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full

Unsecured Priority Claim

Certain types of unsecured claims are given priority so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims) The most common types of priority claims are listed on the proof of claim form Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as Unsecured Nonpriority Claims

Items to be completed in Proof of Claim form (if not already filled in)

Court, Name of Debtor, and Case Number

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example District of Delaware) the name of the debtor in the bankruptcy case and the bankruptcy case number If you received a notice of the case from the Claims Agent Bankruptcy Management Corporation all of this information is near the top of the notice

Information about Creditor

If not already accurately pre-printed omplete the section giving the name address and telephone number of the creditor to whom the debtor owes money or property and the debtor's account number if any If (a) anyone else has already filed a proof of claim relating to this debt (b) if you never received notices from the bankruptcy court about this case (c) if your address differs from that to which the Claims Agent sent this notice or (d) if this proof of claim replaces or amends a proof of claim that was already filed check the appropriate boxes on the form

1 Basis for Claim

Check the type of debt for which the proof of claim is being filed If the type of debt is not listed check Other' and briefly describe the type of debt If you were an employee of the debtor fill in your social security number and the dates of work for which you were not paid

2 Date Debt Incurred

Fill in the date when the debt was first owed by the debtor

3 Court Judgments

If you have a court judgment for this debt state the date the court entered the judgment.

4 Total Amount of Claim at Time Case Filed

Fill in the total amount of the entire claim If interest or other charges in addition to the principal amount of the claim are included check the appropriate place on the form and attach an itemization of the interest and charges

5 Secured Claim

If your claim is a secured claim check the appropriate boxes in this section You must state the type and value of property that is collateral for the claim attach copies of the documentation of your lien and state the amount past due on the claim as of the date the bankruptcy case was filed A claim may be partly secured and partly unsecured (See DEFINITIONS above)

6 Unsecured Priority Claim

If your claim is an unsecured priority claim (See DEFINITIONS above) check the appropriate boxes in this section and state the amount entitled to priority A claim may be partly priority and partly nonpriority if for example the claim is more than the amount given priority by the law Check the appropriate place to specify the type of priority claim

7 Credits

By signing this proof of claim you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor

8 Supporting Documents

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or if the documents are too lengthy a summary of those documents If documents are not available you must attach an explanation of why they are not available

Please read – important information upon completion of this claim form you are certifying that the statements herein are true

Be sure to date the claim and place original signature of claimant or person making the claim for creditor where indicated at the bottom of the claim form Please type or print name of individual under the signature Be sure all items are answered on the claim form If not applicable insert Not Applicable

Return claim form and attachments If any and a second copy with any attachments to the Claims Agent Bankruptcy Management Corporation at the address on the front of this form

MORTGAGE INQUIRY MEMBERSHIP PARTICIPATION AGREEMENT

This Membership Participation Agreement ("Agreement") is entered into on this twenty-sixth day of September, 2000 ("Effective Date"), between GetSmart com, Inc ("GetSmart com"), and Conseco Finance ("Member")

RECITALS·

WHEREAS, GetSmart com provides information and customer retention services through a telephonic and electronic system designed to allow potential borrowers to receive information concerning Member's loan product offerings (the GetSmart[sm] Marketplace), and

WHEREAS, Member desires to participate in the GetSmart[sm] Marketplace so that Member may offer its mortgage loan products to potential borrowers, and

WHEREAS, GetSmart com desires to provide Member access to the GetSmart[sm] Marketplace under the terms of this Agreement

NOW THEREFORE, in consideration of the mutual covenants and promises set forth in this Agreement, GetSmart com and Member agree as follows

SECTION I

Nature and Scope of GetSmart.com Services

GetSmart com shall

(i) Notify Member when new enhancements are being added to the GetSmart[sm] Marketplace,

(ii) Communicate to Member information provided by the borrower through the GetSmart[sm] Marketplace for all prospective borrowers who select the Member's product, provided that GetSmart com has not and will not conduct any investigation concerning any information provided by a borrower and makes no representation concerning the adequacy, completeness, or veracity of any information provided to Member by or from any borrower,

(iii) Provide borrower information to the Member from the following source GetSmart com's "Inquiry Program" consisting of borrowers expressing interest in products while visiting the GetSmart[sm] Marketplace,

(iv) Provide maintenance and support of the GetSmart[sm] Marketplace,

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(v) Provide security consistent with industry wide standard for the handling of private borrower application data and Member product data, and

(vi) Provide marketing efforts to support the GetSmart[sm] Marketplace web site and keep Member apprised of the latest product developments available for the GetSmart[sm] Marketplace

SECTION II

Nature and Scope of Member Services

As a participant in the GetSmart[sm] Marketplace, Member shall

(i) Receive the prospective borrower's information entered by borrower in the GetSmart[sm] Marketplace, promptly consider it and promptly collect information from the prospective borrower to complete the mortgage application process, coordinating progress with GetSmart com,

(ii) Review all submitted loan applications and approve or decline the loan applications in accordance with Member's policies and applicable state and federal law, and respond to all borrower inquiries within two business days,

(iii) Provide loan origination, processing, underwriting and communication directly with the prospective borrower, and comply with all applicable state and federal disclosure, mortgage or consumer lending and other laws affecting the activities of Member or which arise out of the arrangement contemplated by this Agreement,

(iv) Be properly licensed and responsible for performing all stages of the loan marketing and origination process and the loan closing in accordance with all applicable federal and state laws, rules and regulations,

(v) Transmit loan application approval or declination to the prospective borrower,

(vi) Make arrangements with the prospective borrower for the closing of the loan transaction

(vii) Abide by *Lead Product List* instructions provided by GetSmart com, verify the accuracy of all such information it supplies to GetSmart com, and update such information should it become outdated or inaccurate due to program changes,

(viii) Provide to GetSmart com, within fifteen (15) days of Effective Date, an appropriate contact name, phone number and fax number for invoicing purposes All invoices are due and payable upon receipt, and

(ix) Have the right to audit, upon thirty-(30) day's prior written notice, GetSmart com's security standards, at its expense

(x) Please see Addendum I for pricing details

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SECTION III

Term of Agreement

III 1 The Agreement shall commence upon the Effective Date and shall be terminable, with or without cause, by either party upon receipt of sixty (60) days prior written notice from the party seeking termination Member may stop taking inquiries at any time by notifying GetSmart com

III 2 GetSmart com reserves the right to adjust its pricing policies with thirty (30) day's prior written notification to the Member Member shall not pass through to any borrower the costs or fees payable to GetSmart com hereunder

III 3 Termination of the Agreement (a) shall not entitle Member to a return of all or any part of any amounts paid hereunder, and (b) shall not relieve Member from the duty to collect and pay the fees referenced in this Agreement

SECTION IV

Information

IV 1 GetSmart com shall have the ownership of, and exclusive right to use, all information GetSmart com collects through the GetSmart[sm] Marketplace, whether for statistical analysis or otherwise, provided that GetSmart com shall not disclose to third parties information which is private under any applicable financial privacy laws or regulations, and further provided that GetSmart com shall not publish Member's product information in a manner that identifies Member directly therewith in a medium or manner or for a use other than through the GetSmart[sm] Marketplace,

IV 2 All information, programs and proprietary materials and formats which are copyrighted and used by the GetSmart[sm] Marketplace shall remain the property of GetSmart com, or any licensor of GetSmart com, as may be the case GetSmart com hereby agrees that any copyrighted information received by it from Member shall remain the property of Member, or any licensor of Member, as may be the case,

IV 3 GetSmart com assumes no responsibility or liability for the accuracy, truthfulness or completeness of any data or information transmitted through the GetSmart[sm] Marketplace,

IV 4 Member acknowledges that the processes, formats, designs, programs, data, customer and contractual relationships of GetSmart com in regard to the GetSmart[sm] Marketplace are valuable and proprietary and Member will not use the same for any purpose other than the GetSmart[sm] Marketplace, and Member will not, directly or indirectly, disclose the same to any person, firm or entity for any purpose whatsoever

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SECTION V

Disclaimer of Warranty, Limitation of Damages, Indemnification

V 1 GetSmart com represents and warrants to Member that (a) it is currently financially solvent, able to pay its debts as they mature and possessed of sufficient working capital to perform all of its duties and obligations under this Agreement, (b) neither GetSmart com nor any of its officers, directors, employees, agents or representatives offered or provided, directly or indirectly, any gift, gratuity, favor, entertainment, loan or other thing of monetary value to any employee or Member as an inducement to do business with GetSmart com, and (c) the GetSmart℠ Marketplace is not known to contain any viruses that would adversely affect its functionality

EXCEPT AS EXPRESSLY STATED HEREIN, THERE ARE NO OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE AND ALL SUCH WARRANTIES ARE HEREBY DISCLAIMED AND EXCLUDED

GetSmart com makes no representation as to the adequacy of Member's existing or proposed hardware configuration Member shall be solely responsible for assuming the proper and timely use, management and supervision of the GetSmart℠ Marketplace, including its operating methods and procedures Member acknowledges that the GetSmart℠ Marketplace may not operate without errors or interruptions and that not all defects will be corrected

IN NO EVENT SHALL GETSMART COM BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, SUCH AS LOSS OF DATA, LOSS OF ANTICIPATED PROFITS, EQUIPMENT DOWN TIME OR ANY OTHER ECONOMIC LOSS IN CONNECTION WITH OR OTHERWISE ARISING OUT OF THE PERFORMANCE OF THE GETSMART℠ MARKETPLACE OR GETSMART COM'S OBLIGATIONS UNDER THIS AGREEMENT OR FOR MEMBER'S USE OR INABILITY TO USE THE GETSMART℠ MARKETPLACE WHETHER BASED ON CONTRACT, TORT OR OTHER LEGAL THEORY, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES

Member's sole and exclusive remedy shall be limited to the use by GetSmart com of commercially reasonable efforts to correct errors caused by the GetSmart℠ Marketplace of which GetSmart com has received written or faxed (receipt confirmed) notice thereof

THE FEES SET FORTH IN THIS AGREEMENT REFLECT THE ALLOCATION OF RISKS BETWEEN THE PARTIES MEMBER BY SIGNING THIS AGREEMENT, ACKNOWLEDGES AND REPRESENTS THAT IT HAS READ AND UNDERSTANDS THESE ALLOCATIONS OF RISK LIMITING THE LIABILITY OF GETSMART COM AND THAT MEMBER UNDERSTANDS THAT A CHANGE IN THE ALLOCATION OF RISKS SET FORTH IN THIS AGREEMENT WOULD AFFECT THE FEES AND THAT MEMBER, IN CONSIDERATION OF SUCH FEES, AGREES TO SAID ALLOCATION OF RISK

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V 2 GetSmart com shall defend Member against and from all claims, made, brought or rendered against Member and GetSmart com jointly as a consequence of any negligence by act or omission by GetSmart com, or any failure by GetSmart com to comply with the applicable laws or this Agreement

Member shall indemnify, defend and hold harmless against and from all losses, claims, damages, liabilities, judgments, expenses, costs (including, without limitation, attorney's fees) sustained or incurred by, or made brought or rendered against or GetSmart com, as a consequence of any negligence by act or omission by Member, or any failure by Member to comply with the applicable law or this Agreement

V 3 Member understands that the GetSmart[sm] Marketplace may be deemed to constitute a computerized origination system for purposes of the Real Estate Settlement Procedures Act ("RESPA") and Regulation X promulgated thereunder To the extent reasonably requested by GetSmart com, Member shall take such actions (including the execution of any amendments to this Agreement), as GetSmart com deems necessary to comply with the requirements of RESPA and Regulation X, as in effect from time to time

V 4 GetSmart com warrants and represents to Member that, subject to Members compliance with the terms hereof (unless Member fails to comply as a result of GetSmart com's written instructions), GetSmart com's GetSmart[sm] Marketplace complies at all times with the requirements of RESPA and Regulation X

SECTION VI

Additional Terms

VI 1 This Agreement and the parties' performance hereunder shall be construed and interpreted and enforced in accordance with and pursuant to the laws of the State of California

VI 2 No waiver or modification of this Agreement shall be valid unless in writing and duly executed by the party to be charged by it This Agreement may not be amended by performance without an express written agreement signed by the party to be charged with the alleged amendment

VI 3 All notices required or allowed under this Agreement shall be given to the parties at the following addresses, unless either party designates a substitute address to the other party in writing

Member	**GetSmart com Inc**
Attn: Michelle Bingham, Dir of Mktg	**Attn Rick Wittwer**
Address 345 St Peter, Suite 701	Vice President, Partnership Marketing
Saint Paul, MN 55102	150 Spear Street, 2nd Floor
Phone 651-293-4836	San Francisco, CA 94105
Fax 651-293-3470	
E-Mail Michelle.bingham@conseco finance.com	

VI 4 Time is of the essence in the performance of the parties' duties and payment of the fees due hereunder Any payment not made when due shall bear interest at the lesser of eighteen percent (18%) per annum or the highest amount permitted by law

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VI 5 In the event an action or proceeding is brought regarding this Agreement, the prevailing party shall be entitled to recover reasonable attorneys' fees and its costs and expenses from the other party

VI 6 Neither party shall be liable or deemed to be in default for any delay or failure to perform its obligations under this Agreement resulting from events beyond its reasonable control and without its fault or negligence, or otherwise excusable under applicable law

VI 7 Neither party may assign, or transfer by operation of law or otherwise, this Agreement or any rights herein without the prior written consent of the other party, except to a parent, affiliate or subsidiary of the party or to an entity acquiring all or substantially all of the party's business relating to the GetSmart℠ Marketplace covered by this Agreement Any assignment contrary to this section shall be void

VI 8 No Action of any form arising from the this Agreement may be brought by Member more than one year after the facts giving rise to the cause of action have arisen

VI 9 The parties covenant and agree that, subsequent to the execution and delivery of this Agreement and without any additional consideration, each of the parties will execute and deliver any further legal instruments and perform any acts which are or may become necessary to effectuate the purposes of this Agreement

VI 10 If any provision of this Agreement is held invalid, illegal or unenforceable, the remaining provisions shall in no way be affected or impaired thereby

VI 11 This Agreement contains the sole and entire agreement between the parties and supersedes any and all other agreements and negotiations between the parties The parties acknowledge and agree that neither of them has made any representation with respect to the subject matter of this Agreement or any representations inducing the execution and delivery hereof

VI 12 **Arbitration** All disputes, controversies or differences which are not settled by common accord shall be conclusively settled by arbitration in San Mateo County, California, in accordance with the rules of the American Arbitration Association, and judgement and the award rendered by the arbitration panel may be entered in any court or tribunal of competent jurisdiction In any arbitration proceeding conducted pursuant to this Section, both parties shall have the right to discovery, to call witnesses and to cross-examine the other party's witnesses (either through legal counsel, expert witnesses, or both) All decisions of the arbitration panel shall be final, conclusive, and binding upon all parties, and shall not be subject to judicial review

AGREED AND ACCEPTED FOR GETSMART COM, INC	**AGREED AND ACCEPTED FOR MEMBER INSTITUTION**
Signature	Michelle Bingham Signature
Rick Wittwer Printed Name	Michelle Bingham Printed Name
V.P. Partnership MKG Printed Title	Director of Marketing Printed Title
9/26/00 Date	Sept. 26, 2000 Date

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Mortgage Inquiry Membership Participation Agreement

Addendum I

The Mortgage Inquiry Membership Participation Agreement between GetSmart com, Inc , formerly known as BFC Enterprises, Inc ("GetSmart com") and Consec Finance ("Member"), dated as of Sept 26, 2000 (the "Agreement") is hereby incorporated by reference Effective as of Sept 26, 2000, GetSmart com and Member hereby agree to modify the Agreement to include the terms and conditions of this Addendum I Except as expressly provided in this Addendum I, this Addendum I shall not otherwise modify the Agreement

Member agrees to pay fees to GetSmart com in accordance with the schedule below

Set-Up Fee	**waived**
Monthly Maintenance Fee	**$100 00**

Lead Fees.

	Credit – Visitor Clicks	Fee/Lead
Debt Consolidation	Excellent, Some Problems, or Major Problems	$10
Refinance	Excellent, Some Problems, or Major Problems	$10
Equity/2nd	Excellent, Some Problems or Major Problems	$10
Purchase	Excellent, Some Problems or Major Problems	$10

GetSmart com Inc

By

Title V.P. Partnership mkt

Date 9/26/00

Member

By Sean Silver

Title Product Manager

Date Sept 26, 2000

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RETURNING LEADS FOR CREDIT REQUIREMENTS

GetSmart com's systems and processes are routinely and strictly monitored to reduce or eliminate any mis-shipment of leads Despite GetSmart com's efforts, an occasional invalid lead or group of invalid leads will ship out In order to avoid any confusion on what constitutes an invalid lead or how to return an invalid lead, the parties agree to the following guide

Acceptable Return For Credit

All requests for Returns for Credit must be submitted within 24 hours (M-F) of receipt of the invalid lead GetSmart com will accept return of the following types of leads only

1) The lead shipped to you is outside your specified lead criteria (state, LTV, DTI, etc) as defined by your most recently signed Lender Product List form,
2) The lead shipped to you is a duplicate lead (defined as a lead sent more than once within the same day by GetSmart com This may occur when a visitor returns to the site and reapplies with new information or for a new loan product),
3) The lead shipped to you clearly contains a false name (e g Daffy Duck, Elvis Presley, etc), or
4) The lead shipped to you contains an invalid telephone number

No other Returns for Credit will be accepted!

Process to Return a Lead for Credit

Step 1 Review the criteria above to confirm whether the lead qualifies as an invalid lead

Step 2 Fax a copy of the invalid lead to your Account Manager for approval and sign-off

Step 3 Your Account Manager will reconcile the invalid lead against your Lender Product List and specify the basis for returning the lead

Step 4 Upon approval by GetSmart com, an appropriate credit will be applied to your account or credit card

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MORTGAGE INQUIRY MEMBERSHIP PARTICIPATION AGREEMENT

This Membership Participation Agreement ("Agreement ') is entered into on this 8th day of November, 1997 ('Effective Date '), between GetSmart com, Inc (' GetSmart com"), and Conseco Finance Corp (' Member ')

RECITALS

WHEREAS, GetSmart com provides information and customer retention services through a telephonic and electronic system designed to allow potential borrowers to receive information concerning Member's loan product offerings (the GetSmart[sm] Marketplace), and

WHEREAS, Member desires to participate in the GetSmart[sm] Marketplace so that Member may offer its mortgage loan products to potential borrowers and

WHEREAS GetSmart com desires to provide Member access to the GetSmart[sm] Marketplace under the terms of this Agreement

NOW THEREFORE, in consideration of the mutual covenants and promises set forth in this Agreement, GetSmart com and Member agree as follows

SECTION I

Nature and Scope of GetSmart.com Services

GetSmart com shall

(i) Notify Member when new enhancements are being added to the GetSmart[sm] Marketplace,

(ii) Communicate to Member information provided by the borrower through the GetSmart[sm] Marketplace for all prospective borrowers who select the Member s product, provided that GetSmart com has not and will not conduct any investigation concerning any information provided by a borrower and makes no representation concerning the adequacy completeness, or veracity of any information provided to Member by or from any borrower,

(iii) Provide borrower information to the Member from the following source GetSmart com's "Inquiry Program" consisting of borrowers expressing interest in products while visiting the GetSmart[sm] Marketplace

(iv) Provide maintenance and support of the GetSmart[sm] Marketplace

(v) Provide security consistent with industry wide standard for the handling of private borrower application data and Member product data, and

(vi) Provide marketing efforts to support the GetSmart[sm] Marketplace web site and keep Member apprised of the latest product developments available for the GetSmart[sm] Marketplace

SECTION II

Nature and Scope of Member Services

As a participant in the GetSmart[sm] Marketplace, Member shall

(i) Receive the prospective borrower's information entered by borrower in the GetSmart[sm] Marketplace, promptly consider it and promptly collect information from the prospective borrower to complete the mortgage application process, coordinating progress with GetSmart com,

(ii) Review all submitted loan applications and approve or decline the loan applications in accordance with Member's policies and applicable state and federal law and respond to all borrower inquiries within two business days,

(iii) Provide loan origination, processing, underwriting and communication directly with the prospective borrower, and comply with all applicable state and federal disclosure, mortgage or consumer lending and other laws affecting the activities of Member or which arise out of the arrangement contemplated by this Agreement,

(iv) Be properly licensed and responsible for performing all stages of the loan marketing and origination process and the loan closing in accordance with all applicable federal and state laws, rules and regulations,

(v) Transmit loan application approval or declination to the prospective borrower,

(vi) Make arrangements with the prospective borrower for the closing of the loan transaction

(vii) Abide by *Lead Product List* instructions provided by GetSmart com, verify the accuracy of all such information it supplies to GetSmart com, and update such information should it become outdated or inaccurate due to program changes

(viii) Provide to GetSmart com, within fifteen (15) days of Effective Date, an appropriate contact name phone number and fax number for invoicing purposes All invoices are due and payable upon receipt, and

(ix) Have the right to audit, upon thirty-(30) day's prior written notice, GetSmart com s security standards, at its expense

(x) Please see Addendum I for pricing details

SECTION III

Term of Agreement

III 1 The Agreement shall commence upon the Effective Date and shall be terminable, with or without cause by either party upon receipt of sixty (60) days prior written notice from the party seeking termination Member may stop taking inquiries at any time by notifying GetSmart com

III 2 GetSmart com reserves the right to adjust its pricing policies with thirty (30) day s prior written notification to the Member Member shall not pass through to any borrower the costs or fees payable to GetSmart com hereunder

III 3 Termination of the Agreement (a) shall not entitle Member to a return of all or any part of any amounts paid hereunder, and (b) shall not relieve Member from the duty to collect and pay the fees referenced in this Agreement

SECTION IV

Information

IV 1 GetSmart com shall have the ownership of and exclusive right to use, all information GetSmart com collects through the GetSmart[sm] Marketplace, whether for statistical analysis or otherwise, provided that GetSmart com shall not disclose to third parties information which is private under any applicable financial privacy laws or regulations, and further provided that GetSmart com shall not publish Member s product information in a manner that identifies Member directly therewith in a medium or manner or for a use other than through the GetSmart[sm] Marketplace,

IV 2 All information, programs and proprietary materials and formats which are copyrighted and used by the GetSmart[sm] Marketplace shall remain the property of GetSmart com, or any licensor of GetSmart com, as may be the case GetSmart com hereby agrees that any copyrighted information received by it from Member shall remain the property of Member or any licensor of Member as may be the case

IV 3 GetSmart com assumes no responsibility or liability for the accuracy, truthfulness or completeness of any data or information transmitted through the GetSmart[sm] Marketplace,

IV 4 Member acknowledges that the processes, formats, designs, programs, data, customer and contractual relationships of GetSmart com in regard to the GetSmart[sm] Marketplace are valuable and proprietary and Member will not use the same for any purpose other than the GetSmart[sm] Marketplace, and Member will not, directly or indirectly disclose the same to any person, firm or entity for any purpose whatsoever

SECTION V

Disclaimer of Warranty, Limitation of Damages, Indemnification

V 1 GetSmart com represents and warrants to Member that (a) it is currently financially solvent, able to pay its debts as they mature and possessed of sufficient working capital to perform all of its duties and obligations under this Agreement (b) neither GetSmart com nor any of its officers directors, employees, agents or representatives offered or provided, directly or indirectly, any gift, gratuity, favor, entertainment, loan or other thing of monetary value to any employee or Member as an inducement to do business with GetSmart com, and (c) the GetSmart[sm] Marketplace is not known to contain any viruses that would adversely affect its functionality

EXCEPT AS EXPRESSLY STATED HEREIN, THERE ARE NO OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF NON-INFRINGEMENT,

MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE AND ALL SUCH WARRANTIES ARE HEREBY DISCLAIMED AND EXCLUDED

GetSmart com makes no representation as to the adequacy of Member's existing or proposed hardware configuration Member shall be solely responsible for assuming the proper and timely use, management and supervision of the GetSmart[sm] Marketplace, including its operating methods and procedures Member acknowledges that the GetSmart[sm] Marketplace may not operate without errors or interruptions and that not all defects will be corrected

IN NO EVENT SHALL GETSMART COM BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, SUCH AS LOSS OF DATA, LOSS OF ANTICIPATED PROFITS, EQUIPMENT DOWN TIME OR ANY OTHER ECONOMIC LOSS IN CONNECTION WITH OR OTHERWISE ARISING OUT OF THE PERFORMANCE OF THE GETSMART[SM] MARKETPLACE OR GETSMART COM'S OBLIGATIONS UNDER THIS AGREEMENT OR FOR MEMBER'S USE OR INABILITY TO USE THE GETSMART[SM] MARKETPLACE WHETHER BASED ON CONTRACT, TORT OR OTHER LEGAL THEORY, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES

Member's sole and exclusive remedy shall be limited to the use by GetSmart com of commercially reasonable efforts to correct errors caused by the GetSmart[sm] Marketplace of which GetSmart com has received written or faxed (receipt confirmed) notice thereof

THE FEES SET FORTH IN THIS AGREEMENT REFLECT THE ALLOCATION OF RISKS BETWEEN THE PARTIES MEMBER BY SIGNING THIS AGREEMENT, ACKNOWLEDGES AND REPRESENTS THAT IT HAS READ AND UNDERSTANDS THESE ALLOCATIONS OF RISK LIMITING THE LIABILITY OF GETSMART COM AND THAT MEMBER UNDERSTANDS THAT A CHANGE IN THE ALLOCATION OF RISKS SET FORTH IN THIS AGREEMENT WOULD AFFECT THE FEES AND THAT MEMBER, IN CONSIDERATION OF SUCH FEES, AGREES TO SAID ALLOCATION OF RISK

V 2 GetSmart com shall defend Member against and from all claims made, brought or rendered against Member and GetSmart com jointly as a consequence of any negligence by act or omission by GetSmart com, or any failure by GetSmart com to comply with the applicable laws or this Agreement

Member shall indemnify, defend and hold harmless against and from all losses, claims damages, liabilities, judgements, expenses, costs (including, without limitation, attorney's fees) sustained or incurred by, or made brought or rendered against or GetSmart com, as a consequence of any negligence by act or omission by Member, or any failure by Member to comply with the applicable law or this Agreement

V 3 Member understands that the GetSmart[sm] Marketplace may be deemed to constitute a computerized origination system for purposes of the Real Estate Settlement Procedures Act ('RESPA') and Regulation X promulgated thereunder To the extent reasonably requested by GetSmart com, Member shall take such actions (including the execution of any amendments to this Agreement) as GetSmart com deems necessary to comply with the requirements of RESPA and Regulation X, as in effect from time to time

V 4 GetSmart com warrants and represents to Member that, subject to Members compliance with the terms hereof (unless Member fails to comply as a result of GetSmart com's written instructions) GetSmart com's GetSmart[sm] Marketplace complies at all times with the requirements of RESPA and Regulation X

SECTION VI

Additional Terms

VI 1 This Agreement and the parties performance hereunder shall be construed and interpreted and enforced in accordance with and pursuant to the laws of the State of California

VI 2 No waiver or modification of this Agreement shall be valid unless in writing and duly executed by the party to be charged by it This Agreement may not be amended by performance without an express written agreement signed by the party to be charged with the alleged amendment

VI 3 All notices required or allowed under this Agreement shall be given to the parties at the following addresses, unless either party designates a substitute address to the other party in writing

Member	GetSmart com Inc
Attn Craig Rens	Attn Rick Wittwer
Address 332 Minnesota St. Suite 600	Vice President Partnership Marketing 1412 Chapin Avenue, Suite 200 Burlingame, CA 94010
Phone# 651-265-7312	
Fax# 651-292-2239	
E-Mail craig a.rens@consecofinance.com	

VI 4 Time is of the essence in the performance of the parties' duties and payment of the fees due hereunder Any payment not made when due shall bear interest at the lesser of eighteen percent (18%) per annum or the highest amount permitted by law

VI 5 In the event an action or proceeding is brought regarding this Agreement the prevailing party shall be entitled to recover reasonable attorneys' fees and its costs and expenses from the other party

VI 6 Neither party shall be liable or deemed to be in default for any delay or failure to perform its obligations under this Agreement resulting from events beyond its reasonable control and without its fault or negligence, or otherwise excusable under applicable law

VI 7 Neither party may assign or transfer by operation of law or otherwise this Agreement or any rights herein without the prior written consent of the other party, except to a parent affiliate or subsidiary of the party or to an entity acquiring all or substantially all of the party's business relating to the GetSmart[sm] Marketplace covered by this Agreement Any assignment contrary to this section shall be void

VI 8 No Action of any form arising from the this Agreement may be brought by Member more than one year after the facts giving rise to the cause of action have arisen

VI 9 The parties covenant and agree that, subsequent to the execution and delivery of this Agreement and without any additional consideration each of the parties will execute and deliver any further legal instruments and perform any acts which are or may become necessary to effectuate the purposes of this Agreement

VI 10 If any provision of this Agreement is held invalid illegal or unenforceable the remaining provisions shall in no way be affected or impaired thereby

VI 11 This Agreement contains the sole and entire agreement between the parties and supersedes any and all other agreements and negotiations between the parties The parties acknowledge and agree that neither of them has made any representation with respect to the subject matter of this Agreement or any representations inducing the execution and delivery hereof

VI 12 **Arbitration** All disputes, controversies or differences which are not settled by common accord shall be conclusively settled by arbitration in San Mateo County California, in accordance with the rules of the American Arbitration Association, and judgement and the award rendered by the arbitration panel may be entered in any court or tribunal of competent jurisdiction In any arbitration proceeding conducted pursuant to this Section both parties shall have the right to discovery to call witnesses and to cross-examine the other party's witnesses (either through legal counsel, expert witnesses, or both) All decisions of the arbitration panel shall be final conclusive and binding upon all parties, and shall not be subject to judicial review

AGREED AND ACCEPTED
FOR GETSMART COM, INC

Signature

President

Printed Name

Printed Title

Date

AGREED AND ACCEPTED
FOR CONSECO FINANCE CORP

X Todd Woodard

Signature

TODD WOODARD

Printed Name

SVP

Printed Title

11-8-99

Date

Mortgage Membership Agreement

Addendum I

Reference is hereby made to that certain Mortgage Inquiry Membership Participation Agreement between GetSmart com, Inc , formerly known as BFC Enterprises, Inc ("GetSmart com") and Conseco Finance Corp ("Member'), dated as of Nov 8, 1999 (the "Agreement") Effective as of Nov. 8, 1999, GetSmart com and Member hereby agree to modify the Agreement to include the terms and conditions of this Addendum I Except as expressly provided in this Addendum I, this Addendum I shall not otherwise modify the Agreement

Member agrees to pay fees to GetSmart com in accordance with the schedule below For purposes of this Agreement (i) "Debt Consolidation Leads" are those leads resulting from information provided by visitors to the Debt Consolidation portion of the GetSmart com web site, and (ii) "Other Leads" are those leads resulting from information provided by visitors to portions of the GetSmart com web site other than the Debt Consolidation portion

Set Up Fee	$Waived
Monthly Maintenance Fee	$100 00
Lead Fees	
Debt Consolidation Leads	$28 00
Other Leads	$28 00

Acceptance of the above terms and conditions

GetSmart com Inc

By _____

Title _____

Date 11-9-99

Conseco Finance Corp

By Todd Woodard

Title SVP

Date 11-8-99

*An inquiry may be returned for credit if it is from a state or for a product that was not requested For credit, the inquiry must be returned within 24 hours

MORTGAGE INQUIRY MEMBERSHIP PARTICIPATION AGREEMENT

Addendum II

Reference is hereby made to that certain Mortgage Inquiry Membership Participation Agreement between GetSmart com Inc , "GetSmart") and Conseco Finance Corp ("Member"), dated as of November 8, 1999 (the "Agreement") Effective as of June 4, 2001, GetSmart and Member hereby agree to modify the Agreement to include the terms and conditions of this Addendum Except as expressly provided in this Addendum, this Addendum shall not otherwise modify the Agreement All terms defined in the Agreement shall have the same meaning in this Addendum

I Consumer E-mail

A When a borrower is matched with Member, GetSmart will send borrower an email containing Member's contact phone number (if provided by Member) and a link to Member's web site

GetSmart com, Inc	**Member**
By	By
Title SVP	Title VP Business Development
Date 6/5/01	Date 6-1-01

Confidential
This document is the property of GetSmart com, Inc Do not copy or distribute without the express consent of GetSmart com, Inc

GetSmart com, Inc
Customer QuickReport
All Transactions

Type	Date	Num	Memo	Clr	Amount
Conseco Finance					
Invoice	11/26/1999	61252-11994			308 00
Invoice	12/3/1999	61248 12991			392 00
Invoice	12/10/1999	61250-12992			112 00
Invoice	12/10/1999	61248 12992			280 00
Invoice	12/10/1999	61251-12992			196 00
Invoice	12/10/1999	61253 12992			812 00
Payment	12/13/1999	2014556		X	308 00
Invoice	12/17/1999	61250-12993			28 00
Invoice	12/17/1999	61252-12993			28 00
Invoice	12/17/1999	61248 12993			252 00
Invoice	12/17/1999	61251 12993			280 00
Invoice	12/17/1999	61253-12993			672 00
Invoice	12/27/1999	M1299-70			100 00
Invoice	12/27/1999	61250-12994			84 00
Invoice	12/27/1999	61249 12994			420 00
Invoice	12/27/1999	61252-12994			252 00
Invoice	12/27/1999	61248 12994			448 00
Invoice	12/27/1999	61251-12994			532 00
Invoice	12/27/1999	61253 12994			756 00
Payment	12/29/1999	2023598		X	392 00
Invoice	12/31/1999	61250 12995			196 00
Invoice	12/31/1999	61249-12995			616 00
Invoice	12/31/1999	61252 12995			672 00
Invoice	12/31/1999	61248 12995			476 00
Invoice	12/31/1999	61251-12995			504 00
Invoice	12/31/1999	61253 12995			840 00
Payment	1/5/2000	2032375		X	1 400 00
Invoice	1/7/2000	61250-01001			868 00
Invoice	1/7/2000	61249 01001			952 00
Invoice	1/7/2000	61252 01001			812 00
Invoice	1/7/2000	61248-01001			924 00
Invoice	1/7/2000	61251 01001			868 00
Invoice	1/7/2000	61253-01001			952 00
Invoice	1/14/2000	61250 01002			980 00
Invoice	1/14/2000	61249 01002			980 00
Invoice	1/14/2000	61252 01002			980 00
Invoice	1/14/2000	61248-01002			952 00
Invoice	1/14/2000	61251 01002			980 00
Invoice	1/14/2000	61253-01002			980 00
Invoice	1/20/2000	M0100-14			100 00
Invoice	1/21/2000	61250 01003			1 008 00
Invoice	1/21/2000	61249-01003			896 00
Invoice	1/21/2000	61252 01003			896 00
Invoice	1/21/2000	61248 01003			924 00
Invoice	1/21/2000	61251 01003			840 00
Invoice	1/21/2000	61253-01003			980 00
Payment	1/24/2000	2058716		X	1 260 00
Payment	1/28/2000	2061857		X	11 272 00
Invoice	1/28/2000	61250 01004			672 00
Invoice	1/28/2000	61249-01004			336 00
Invoice	1/28/2000	61252 01004			868 00
Invoice	1/28/2000	61248-01004			616 00
Invoice	1/28/2000	61251 01004			336 00
Invoice	1/28/2000	61253 01004			560 00
Invoice	2/4/2000	CONSE-02001	Various Invoi		13 188 00
Invoice	2/11/2000	CONSE 02002	Various Invoi		22 568 00
Invoice	2/18/2000	CONSE 02003			21 756 00
Payment	2/22/2000	2090219		X	14 884 00
Invoice	2/23/2000	M0200 16			100 00
Invoice	2/25/2000	CONSE 02004			26 880 00
Invoice	3/3/2000	CONSE 03001			24 388 00
Payment	3/6/2000	2109392		X	13 188 00
Invoice	3/10/2000	CONSE 03002			15 540 00
Invoice	3/17/2000	CONSE-03003			18 172 00
Invoice	3/24/2000	CONSE 03004			24 108 00
Invoice	3/29/2000	M0300 15			100 00
Invoice	3/31/2000	CONSE 03005			18 788 00

GetSmart com, Inc
Customer QuickReport
All Transactions

Type	Date	Num	Memo	Clr	Amount
Invoice	4/7/2000	CONSE 04001			21 812 00
Payment	4/11/2000	2153419		X	111 232 00
Invoice	4/14/2000	CONSE 04002			20 636 00
Invoice	4/21/2000	CONSE 04003			19 628 00
Invoice	4/25/2000	M0400-14			100 00
Invoice	4/28/2000	CONSE-04004			17 724 00
Payment	5/1/2000	2177355		X	42 896 00
Payment	5/1/2000	2173459		X	100 00
Invoice	5/5/2000	CONSE 05001			11 788 00
Payment	5/9/2000	2186271		X	18 172 00
Invoice	5/12/2000	CONSE 05002			14 812 00
Payment	5/15/2000	2194978		X	62 076 00
Invoice	5/19/2000	CONSE 05003			16 548 00
Payment	5/22/2000	2205877		X	100 00
Invoice	5/25/2000	M0500 11			100 00
Invoice	5/26/2000	CONSE 05004			15 932 00
Payment	5/30/2000	2216989		X	17 724 00
Invoice	6/2/2000	CONSE-06001			12 852 00
Payment	6/5/2000	2221025		X	11 788 00
Invoice	6/9/2000	CONSE 06002			15 988 00
Payment	6/13/2000	2230929		X	31 360 00
Invoice	6/16/2000	CONSE 06003			13 020 00
Invoice	6/23/2000	CONSE 06004			16 212 00
Payment	6/27/2000	2248329		X	100 00
Invoice	6/30/2000	M0600 16			100 00
Invoice	6/30/2000	CONSE-06005			14 700 00
Invoice	7/7/2000	CONSE 07001			10 808 00
Invoice	7/14/2000	CONSE 07002			13 132 00
Payment	7/18/2000	2261135		X	44 772 00
Invoice	7/21/2000	CONSE-07003			11 732 00
Payment	7/26/2000	2285171		X	16 312 00
Payment	7/26/2000	2283363		X	13 020 00
Invoice	7/28/2000	CONSE 07004			14 980 00
Invoice	7/31/2000	M0700-16			100 00
Invoice	8/4/2000	CONSE-08001			13 972 00
Payment	8/9/2000	2292089		X	25 508 00
Invoice	8/11/2000	CONSE-08002			14 448 00
Invoice	8/18/2000	CONSE 08003			18 144 00
Invoice	8/25/2000	CONSE 08004			17 864 00
Invoice	8/31/2000	M0800 14			100 00
Invoice	9/1/2000	CONSE-09001			15 484 00
Payment	9/5/2000	2331110		X	24 864 00
Payment	9/5/2000	2335041		X	15 080 00
Invoice	9/8/2000	CONSE 09002			16 240 00
Payment	9/12/2000	2341892		X	13 972 00
Invoice	9/15/2000	CONSE-09003			18 144 00
Invoice	9/22/2000	CONSE 09004			12 824 00
Payment	9/26/2000	235517		X	32 592 00
Invoice	9/26/2000	M0900-14			100 00
Credit Memo	9/28/2000	C CS 08001			-56 00
Credit Memo	9/29/2000	C CS-09004			28 00
Invoice	9/29/2000	CONSE 09005			13 972 00
Payment	10/2/2000	2362639		X	17 864 00
Invoice	10/6/2000	CONSE 10001			11 088 00
Invoice	10/13/2000	CONSE-10002			10 920 00
Payment	10/20/2000	2392372		X	62 792 00
Invoice	10/20/2000	CONSE 10003			16 044 00
Invoice	10/27/2000	CONSE-10004			17 584 00
Invoice	10/31/2000	M1000 19			100 00
Payment	11/2/2000	2401780		X	13 988 00
Invoice	11/3/2000	CONSE 11001			14 280 00
Payment	11/6/2000	2406539		X	22 008 00
Invoice	11/10/2000	CONSE 11002			11 144 00
Invoice	11/17/2000	CONSE 11003			14 868 00
Payment	11/20/2000	2425114		X	16 044 00
Payment	11/24/2000	2427223		X	100 00
Invoice	11/24/2000	CONSE 11004			9 912 00
Invoice	11/29/2000	M1100 21			100 00

GetSmart com, Inc
Customer QuickReport
All Transactions

Type	Date	Num	Memo	Clr	Amount
Invoice	12/1/2000	CONSE 12001			14 504 00
Payment	12/5/2000	2433708		X	17 584 00
Invoice	12/8/2000	CONSE-12002			15 316 00
Payment	12/11/2000	2442016		X	25 424 00
Invoice	12/15/2000	CONSE-12003			12 768 00
Payment	12/20/2000	249649		X	14 868 00
Payment	12/20/2000	2447034		X	9 912 00
Invoice	12/22/2000	CONSE-12004			9 380 00
Invoice	12/27/2000	M1200-20			100 00
Payment	12/29/2000	2457887		X	100 00
Invoice	12/29/2000	CONSE 12005			8 456 00
Invoice	1/5/2001	CONSE 01011			20 552 00
Invoice	1/12/2001	CONSE 01012			25 004 00
Payment	1/22/2001	2485707		X	29 820 00
Invoice	1/26/2001	CONSE 01014			4 144 00
Payment	1/30/2001	2492042		X	12 768 00
Payment	1/30/2001	2493742		X	17 936 00
Invoice	1/31/2001	M0101-19			100 00
Invoice	2/2/2001	CONSE-02011			5 460 00
Invoice	2/9/2001	CONSE 02012			11 704 00
Invoice	2/16/2001	CONSE-02013			8 764 00
Payment	2/20/2001	2509399		X	20 552 00
Payment	2/23/2001	2513684		X	25 004 00
Invoice	2/23/2001	CONSE-02014			8 456 00
Invoice	2/28/2001	M0201-17			100 00
Payment	3/2/2001	2525165		X	4 144 00
Invoice	3/2/2001	CONSE-03011			8 680 00
Payment	3/5/2001	2529008		X	5 460 00
Credit Memo	3/5/2001	C627 02014			28 00
Credit Memo	3/5/2001	C650 02014			28 00
Payment	3/9/2001	2535337		X	11 704 00
Invoice	3/9/2001	CONSE 03012			8 680 00
Invoice	3/16/2001	CONSE-03013			7 644 00
Payment	3/23/2001	2553298		X	17 220 00
Invoice	3/23/2001	CONSE-03014			8 344 00
Credit Memo	3/27/2001	C-CS 03014			-28 00
Invoice	3/30/2001	M0301-17			100 00
Invoice	3/30/2001	CONSE 03015			9 352 00
Payment	4/4/2001	2571582		X	8 780 00
Invoice	4/6/2001	CONSE 04011			8 428 00
Invoice	4/13/2001	CONSE 04012			9 072 00
Payment	4/17/2001	2586263		X	8 780 00
Invoice	4/20/2001	CONSE 04013			9 436 00
Payment	4/23/2001	2597282		X	15 988 00
Invoice	4/27/2001	CONSE 04014			9 576 00
Invoice	4/30/2001	M0401 15			100 00
Payment	5/2/2001	2607041		X	26 952 00
Invoice	5/4/2001	CONSE 05011			9 436 00
Payment	5/7/2001	2615821		X	9 380 00
Credit Memo	5/8/2001	C-CF 04012			28 00
Invoice	5/11/2001	CONSE 05012			8 960 00
Invoice	5/18/2001	CONSE-05013			8 708 00
Payment	5/21/2001	2634687		X	9 676 00
Invoice	5/25/2001	CONSE 05014			9 380 00
Payment	5/29/2001	2641180		X	8 932 00
Invoice	5/31/2001	M0501-17			100 00
Payment	6/1/2001	2652988		X	9 408 00
Invoice	6/1/2001	CONSE 06011			9 016 00
Invoice	6/8/2001	CONSE-06012			9 268 00
Invoice	6/15/2001	CONSE 06013			7 952 00
Payment	6/15/2001	2665264		X	8 708 00
Payment	6/20/2001	2673988		X	18 396 00
Invoice	6/22/2001	CONSE 06014			8 484 00
Payment	6/22/2001	2675362		X	100 00
Invoice	6/28/2001	M0601 19			100 00
Invoice	6/29/2001	CONSE 06015			9 968 00
Payment	7/6/2001	2690845		X	17 220 00
Invoice	7/6/2001	CONSE 07011			8 372 00

GetSmart com, Inc
Customer QuickReport
All Transactions

Type	Date	Num	Memo	Clr	Amount
Invoice	7/13/2001	CONSE-07012			7 952 00
Payment	7/17/2001	2705735		X	100 00
Invoice	7/20/2001	CONSE-07013			9 968 00
Payment	7/25/2001	2708766		X	18 452 00
Invoice	7/27/2001	CONSE-07014			8 008 00
Invoice	7/27/2001	CONGS 07014			952 00
Payment	7/30/2001	2719953		X	8 372 00
Invoice	7/31/2001	M0701-18			100 00
Invoice	8/3/2001	CONSE 08011			8 260 00
Invoice	8/3/2001	CONGS 08011			980 00
Invoice	8/10/2001	CONSE-08012			7 784 00
Invoice	8/10/2001	CONGS-08012			980 00
Payment	8/13/2001	2733830		X	6 776 00
Payment	8/13/2001	2737428		X	8 652 00
Invoice	8/17/2001	CONSE-08013			7 924 00
Invoice	8/17/2001	CONGS 08013			980 00
Payment	8/20/2001	2740812		X	3 444 00
Payment	8/20/2001	2745277		X	16 368 00
Payment	8/20/2001	2742066		X	980 00
Invoice	8/24/2001	CONSE 08014			8 232 00
Invoice	8/24/2001	CONGS 08014			1 008 00
Invoice	8/31/2001	M0801 16			100 00
Invoice	8/31/2001	CONSE 08015			7 560 00
Invoice	8/31/2001	CONGS 08015			980 00
Payment	9/4/2001	2755976		X	980 00
Invoice	9/7/2001	CONSE 09011			7 336 00
Invoice	9/7/2001	CONGS 09011			980 00
Payment	9/12/2001	2764549		X	7 784 00
Invoice	9/14/2001	CONSE-09012			7 000 00
Invoice	9/14/2001	CONGS-09012			2 800 00
Payment	9/17/2001	2770951		X	980 00
Invoice	9/21/2001	CONSE-09013			8 680 00
Invoice	9/21/2001	CONGS-09013			12 152 00
Payment	9/24/2001	2773855		X	16 156 00
Invoice	9/26/2001	M0901-15			100 00
Invoice	9/28/2001	CONSE 09014			12 208 00
Invoice	10/5/2001	CONSE 10011			11 984 00
Invoice	10/12/2001	CONSE 10012			8 960 00
Invoice	10/12/2001	CONGS-10012			1 204 00
Payment	10/17/2001	2796313		X	16 956 00
Invoice	10/19/2001	CONSE-10013			9 072 00
Invoice	10/19/2001	CONGS-1001-			4 312 00
Payment	10/24/2001	2811631		X	15 680 00
Payment	10/24/2001	2815317		X	14 952 00
Payment	10/26/2001	2829788		X	1 008 00
Invoice	10/26/2001	CONSE-10014			6 692 00
Invoice	10/26/2001	CONGS 10014			4 144 00
Payment	10/30/2001	2824103		X	12 308 00
Invoice	10/31/2001	M1001-19			100 00
Invoice	11/2/2001	CONSE-11011			7 784 00
Invoice	11/2/2001	CONGS-1101			4 452 00
Invoice	11/9/2001	CONSE 11012			8 540 00
Invoice	11/9/2001	CONGS 11012			4 312 00
Payment	11/13/2001	2840031		X	14 588 00
Payment	11/15/2001	2844204		X	20 944 00
Invoice	11/16/2001	CONSE-11013			8 540 00
Invoice	11/16/2001	CONGE-11013			1 316 00
Payment	11/23/2001	2853061		X	6 692 00
Payment	11/23/2001	2856690		X	4 144 00
Invoice	11/23/2001	CONSE 11014			8 344 00
Payment	11/28/2001	2865963		X	7 884 00
Invoice	11/29/2001	M1101-19			100 00
Invoice	11/30/2001	CONSE 11015			8 680 00
Payment	11/30/2001	2868915		X	8 540 00
Payment	12/3/2001	2872578		X	4 452 00
Payment	12/5/2001	2874375		X	4 312 00
Invoice	12/7/2001	CONSE 12011			10 556 00
Payment	12/7/2001	2877553		X	1 316 00

Type	Date	Num	Memo	Clr	Amount
Invoice	12/14/2001	CONSE 12012			10 556 00
Invoice	12/21/2001	CONSE-12013			15 344 00
Payment	12/26/2001	2887788		X	16 884 00
Payment	12/26/2001	2890549		X	8 680 00
Payment	12/26/2001	2893529		X	10 656 00
Invoice	12/27/2001	M1201-17			100 00
Invoice	12/28/2001	CONSE-12014			10 220 00
Payment	1/2/2002	2899427		X	10 556 00
Invoice	1/4/2002	CONSE-01021			12 124 00
Invoice	1/11/2002	CONSE-01022			11 452 00
Payment	1/15/2002	2918347		X	15 344 00
Payment	1/17/2002	2924438		X	22 444 00
Invoice	1/18/2002	CONSE 01023			16 520 00
Invoice	1/25/2002	CONSE-01024			27 944 00
Payment	1/29/2002	2934867		X	11 452 00
Invoice	1/31/2002	M0102-18			100 00
Invoice	2/1/2002	CONSE 02021			9 660 00
Invoice	2/1/2002	CONGS-02021			17 612 00
Invoice	2/8/2002	CONSE 02022			8 932 00
Invoice	2/8/2002	CONGS-02022			18 592 00
Invoice	2/15/2002	CONSE-02023			8 008 00
Invoice	2/15/2002	CONGS 02023			18 704 00
Payment	2/19/2002	2957672		X	16 520 00
Invoice	2/22/2002	CONSE 02024			7 868 00
Invoice	2/22/2002	CONGS 02024			17 640 00
Payment	2/27/2002	2970672		X	55 316 00
Invoice	2/28/2002	M0202 20			100 00
Invoice	3/1/2002	CONSE-03021			17 920 00
Invoice	3/1/2002	CONGS-03021			14 112 00
Payment	3/7/2002	2980305		X	27 524 00
Invoice	3/8/2002	CONSE-03022			15 596 00
Invoice	3/8/2002	CONGS-03022			13 804 00
Invoice	3/15/2002	CONSE-03023			12 236 00
Invoice	3/15/2002	CONGS 03023			16 660 00
Payment	3/21/2002	2992261		X	26 712 00
Invoice	3/22/2002	CONSE-03024			15 288 00
Invoice	3/22/2002	CONGS-03024			19 068 00
Payment	3/25/2002	3000876		X	25 508 00
Invoice	3/29/2002	CONSE 03025			14 364 00
Invoice	3/29/2002	CONGS 03025			19 404 00
Invoice	3/31/2002	M0302 21			100 00
Payment	4/1/2002	3009113		X	32 032 00
Payment	4/1/2002	3007820		X	58 396 00
Payment	4/5/2002	3015879		X	34 356 00
Invoice	4/5/2002	CONSE-04021			13 552 00
Invoice	4/5/2002	CONGS 04021			19 348 00
Invoice	4/12/2002	CONSE 04022			13 132 00
Invoice	4/12/2002	CONGS-04022			19 964 00
Invoice	4/19/2002	CONSE 04023			14 588 00
Invoice	4/19/2002	CONGS-04023			17 472 00
Payment	4/22/2002	3036761		X	66 768 00
Payment	4/25/2002	3044092		X	33 096 00
Invoice	4/26/2002	CONSE 04024			15 904 00
Invoice	4/26/2002	CONGS 04024			16 856 00
Invoice	4/30/2002	M0402 24			100 00
Invoice	5/3/2002	CONSE 05021			11 592 00
Invoice	5/3/2002	CONGS 05021			7 644 00
Payment	5/6/2002	3057677		X	32 060 00
Invoice	5/10/2002	CONSE-05022			12 068 00
Invoice	5/10/2002	CONGS-05022			14 336 00
Payment	5/13/2002	3064335		X	32 760 00
Invoice	5/17/2002	CONSE-05023			13 720 00
Invoice	5/17/2002	CONGS-05023			14 224 00
Invoice	5/24/2002	CONSE 05024			12 264 00
Invoice	5/24/2002	CONGS 05024			14 364 00
Payment	5/29/2002	3083550		X	19 336 00
Invoice	5/31/2002	CONSE 05025			11 928 00
Invoice	5/31/2002	CONGS 05025			20 496 00

GetSmart com, Inc
Customer QuickReport
All Transactions

Type	Date	Num	Memo	Clr	Amount
Invoice	5/31/2002	M0502-28			100 00
Payment	6/5/2002	3087231		X	26 404 00
Invoice	6/7/2002	CONSE 06021			15 400 00
Invoice	6/7/2002	CONGS 06021			20 496 00
Payment	6/10/2002	3098141		X	27 944 00
Payment	6/14/2002	3102413		X	26 628 00
Invoice	6/14/2002	CONSE 06022			13 636 00
Invoice	6/14/2002	CONGS 06022			15 372 00
Invoice	6/21/2002	CONSE 06023			14 812 00
Invoice	6/21/2002	CONGS 06023			15 512 00
Invoice	6/27/2002	M0602 27			100 00
Invoice	6/28/2002	CONSE-06024			14 924 00
Invoice	6/28/2002	CONGS 06024			15 400 00
Invoice	7/5/2002	CONSE-07021			10 836 00
Invoice	7/5/2002	CONGS 07021			15 624 00
Payment	7/8/2002	3117426		X	68 420 00
Payment	7/8/2002	3126563		X	29 008 00
Invoice	7/12/2002	CONSE 07022			12 180 00
Invoice	7/12/2002	CONGS 07022			15 148 00
Payment	7/15/2002	3132564		X	30 324 00
Invoice	7/19/2002	CONSE 07023			14 840 00
Invoice	7/19/2002	CONGS 07023			15 176 00
Payment	7/22/2002	3142195		X	30 424 00
Invoice	7/26/2002	CONSE 07024			13 916 00
Invoice	7/26/2002	CONGS-07024			15 820 00
Payment	7/29/2002	3148691		X	26 460 00
Invoice	7/31/2002	M0702-28			100 00
Invoice	8/2/2002	CONSE-08021			7 364 00
Invoice	8/2/2002	CONGS 08021			12 040 00
Payment	8/5/2002	3157947		X	27 328 00
Payment	8/8/2002	3162880		X	30 016 00
Invoice	8/9/2002	CONSE 08022			9 380 00
Invoice	8/9/2002	CONGS 08022			13 888 00
Invoice	8/16/2002	CONSE 08023			10 164 00
Invoice	8/16/2002	CONGS-08023			14 168 00
Invoice	8/23/2002	CONSE 08024			9 660 00
Invoice	8/23/2002	CONGS 08024			15 428 00
Payment	8/27/2002	3183614		X	100 00
Payment	8/27/2002	3179060		X	29 736 00
Invoice	8/29/2002	M0802 25			100 00
Payment	8/29/2002	3180719		X	9 380 00
Invoice	8/30/2002	CONSE-08025			10 500 00
Invoice	8/30/2002	CONGS 08025			22 848 00
Payment	9/3/2002	3188500		X	19 404 00
Invoice	9/6/2002	CONSE 09021			9 968 00
Invoice	9/6/2002	CONGS-09021			13 132 00
Payment	9/9/2002	3196497		X	24 332 00
Invoice	9/13/2002	CONSE-09022			10 808 00
Invoice	9/13/2002	CONGS 09022			15 680 00
Payment	9/16/2002	3201238		X	25 088 00
Invoice	9/20/2002	CONSE 09023			10 584 00
Invoice	9/20/2002	CONGS-09023			15 736 00
Payment	9/23/2002	3209904		X	33 348 00
Invoice	9/27/2002	CONSE 09024			11 088 00
Invoice	9/27/2002	CONGS 09024			15 708 00
Invoice	9/30/2002	M0902-22			100 00
Payment	10/1/2002	3222123		X	13 888 00
Payment	10/1/2002	3216656		X	100 00
Payment	10/1/2002	3216787		X	9 968 00
Invoice	10/4/2002	CONSE-10021			10 556 00
Invoice	10/4/2002	CONGS 10021			15 792 00
Payment	10/9/2002	3230677		X	10 808 00
Invoice	10/11/2002	CONSE 10022			10 640 00
Invoice	10/11/2002	CONGS 10022			15 316 00
Payment	10/17/2002	3241730		X	55 132 00
Invoice	10/18/2002	CONSE-10023			10 528 00
Invoice	10/18/2002	CONGS 10023			11 984 00
Payment	10/21/2002	3246233		X	26 796 00

GetSmart com, Inc
Customer QuickReport
All Transactions

Type	Date	Num	Memo	Clr	Amount
Invoice	10/25/2002	CONSE 10024			9 772 00
Invoice	10/25/2002	CONGS 10024			11 788 00
Invoice	10/31/2002	M1002 20			100 00
Invoice	11/1/2002	CONSE 11021			7 084 00
Invoice	11/1/2002	CONGS-11021			11 844 00
Payment	11/1/2002	3268245		X	10 556 00
Invoice	11/8/2002	CONSE 11022			8 288 00
Invoice	11/8/2002	CONGS-11022			12 460 00
Payment	11/12/2002	3276297		X	100 00
Payment	11/12/2002	327779		X	41 748 00
Payment	11/15/2002	3283310		X	22 512 00
Invoice	11/15/2002	CONSE 11023			10 836 00
Invoice	11/15/2002	CONGS-11023			12 096 00
Invoice	11/22/2002	CONSE-11024			6 412 00
Invoice	11/22/2002	CONGS 11024			7 112 00
Invoice	11/27/2002	M1102 24			100 00
Invoice	11/29/2002	CONSE 11025			10 892 00
Invoice	11/29/2002	CONGS-11025			12 320 00
Invoice	12/6/2002	CONSE-12021			9 744 00
Invoice	12/6/2002	CONGS 12021			8 316 00
Invoice	12/13/2002	CONSE 12022			2 604 00
Invoice	12/13/2002	CONGS-12022			2 016 00
Payment	12/16/2002	3303358		X	100 00
Payment	12/16/2002	3303413		X	59 612 00
Payment	12/23/2002	3307593		X	24 556 00
Invoice	12/23/2002	CkReturned			100 00
Invoice	12/30/2002	Ck Returned			24 556 00
General Journal	1/31/2003	AR 1 JAN03	Conseco Fin		84 172 00

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
10/31/2002	M1002-20

BILL TO
Conseco Finance John McPhee 332 Minnesota Street Suite 600 St Paul, MN 55101

TERMS
On receipt

QUANTITY	DESCRIPTION	RATE	AMOUNT
	Monthly Maintenance 10/01 - 10/31/02	100 00	100 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$100.00**

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
10/25/2002	CONSE-10024

BILL TO

Conseco Finance
Attn John McPhee
332 Minnesota Street Suite 600
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
14	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	392 00
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart CA GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	196 00
4	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	112 00
3	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart CO GetSmart	28 00	84 00
3	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	84 00
4	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	112 00
4	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart KS GetSmart	28 00	112 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart TX+ GetSmart	28 00	196 00
3	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart CO+ GetSmart	28 00	84 00
6	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart MN+ GetSmart	28 00	168 00
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart PA+ GetSmart	28 00	196 00
6	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	168 00
8	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	224 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart TN+ GetSmart	28 00	196 00
6	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	168 00
2	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart FL GetSmart	28 00	56 00
1	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	28 00
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart MI GetSmart	28 00	196 00
4	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	112 00
8	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	224 00
6	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	168 00
8	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	224 00
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	196 00
6	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart OK GetSmart	28 00	168 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
10/25/2002	CONSE-10024

BILL TO
Conseco Finance Attn John McPhee 332 Minnesota Street Suite 600 St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	196 00
5	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	140 00
7	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart SC GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	196 00
5	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	140 00
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart TX GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	196 00
1	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart VT GetSmart	28 00	28 00
6	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	168 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	196 00
2	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart CO GetSmart	28 00	56 00
3	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart CT GetSmart	28 00	84 00
5	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	140 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	196 00
8	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	224 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	196 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	196 00
6	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	168 00
6	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	168 00
5	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	140 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	196 00
1	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	28 00
3	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	84 00
6	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	168 00
5	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart MA GetSmart	28 00	140 00
6	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	168 00
5	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	140 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
10/25/2002	CONSE-10024

BILL TO

Conseco Finance
Attn John McPhee
332 Minnesota Street Suite 600
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
4	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart ME GetSmart	28 00	112 00
2	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	56 00
-1	10/17 - 10/23/02	Invalidated Leads	Debt Consolidation	GetSmart NH GetSmart	28 00	-28 00
6	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	168 00
4	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	112 00
2	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	56 00
5	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	140 00
3	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart MN1 GetSmart	28 00	84 00
3	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart MN1 GetSmart	28 00	84 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$9,772.00**

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
10/25/2002	CONGS-10024

BILL TO

Conseco Finance
Attn John McPhee
332 Minnesota Street Suite 600
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
7	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	196 00
3	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	84 00
11	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart - 162 GetSmart	28 00	308 00
20	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	560 00
21	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	588 00
28	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	784 00
10	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	280 00
2	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	56 00
16	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	448 00
51	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	1,428 00
6	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	168 00
4	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	112 00
52	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	1,456 00
10	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	280 00
3	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	84 00
14	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	392 00
6	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	168 00
9	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	252 00
1	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	28 00
13	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	364 00
7	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	196 00
40	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	1,120 00
3	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	84 00
6	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	168 00
23	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	644 00
11	10/17 - 10/23/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	308 00
16	10/17 - 10/23/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	448 00
28	10/17 - 10/23/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	784 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$11,788.00**

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
11/1/2002	CONSE-11021

BILL TO

Conseco Finance
Attn John McPhee
332 Minnesota Street
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
10	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	280 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart CA GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	140 00
4	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	112 00
1	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart CO GetSmart	28 00	28 00
2	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	56 00
4	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	112 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart KS - GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart TX+ GetSmart	28 00	140 00
2	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart CO+ GetSmart	28 00	56 00
4	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart MN+ GetSmart	28 00	112 00
4	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	112 00
3	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	84 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart PA+ GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart TN+ GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	140 00
9	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart FL GetSmart	28 00	252 00
1	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart FL GetSmart	28 00	28 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart MI GetSmart	28 00	140 00
1	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	28 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	140 00
6	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	168 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	140 00

Please Remit Payment To
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P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
11/1/2002	CONSE-11021

BILL TO

Conseco Finance
Attn John McPhee
332 Minnesota Street
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart OK GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	140 00
4	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	112 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart SC GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart TX GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	140 00
2	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	56 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	140 00
1	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart CO GetSmart	28 00	28 00
2	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart CT GetSmart	28 00	56 00
2	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	56 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	140 00
1	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	28 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	140 00
4	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	112 00
6	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	168 00
3	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	84 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	140 00
1	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	28 00
4	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	112 00
5	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	140 00
3	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart MA GetSmart	28 00	84 00
4	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	112 00
4	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	112 00

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P O Box 193824
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Total Amount Due

GetSmart.com, Inc.

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11/1/2002	CONSE-11021

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Attn John McPhee
332 Minnesota Street
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
2	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart ME GetSmart	28 00	56 00
3	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	84 00
4	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	112 00
2	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	56 00
2	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	56 00
2	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	56 00
1	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart MN1 GetSmart	28 00	28 00

Please Remit Payment To
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San Francisco, CA 94119-3824

Total Amount Due **$7,084.00**

GetSmart.com, Inc.

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TERMS
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QUANTITY	DESCRIPTION				RATE	AMOUNT
7	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	196 00
3	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	84 00
10	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	280 00
23	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	644 00
20	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	560 00
27	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	756 00
10	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart - 151 GetSmart	28 00	280 00
1	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	28 00
17	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	476 00
47	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	1,316 00
5	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	140 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	140 00
56	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	1,568 00
7	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	196 00
1	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	28 00
14	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	392 00
6	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	168 00
8	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	224 00
19	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	532 00
5	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	140 00
-2	10/24 - 10/30/02	Invalidated Leads	Debt Consolidation	GetSmart 162 GetSmart	28 00	-56 00
48	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	1,344 00
4	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	112 00
2	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	56 00
20	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	560 00
15	10/24 - 10/30/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	420 00
18	10/24 - 10/30/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	504 00
-1	10/24 - 10/30/02	Invalidated Leads	Debt Consolidation	GetSmart 154 GetSmart	28 00	-28 00

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Total Amount Due

GetSmart.com, Inc.

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11/1/2002	CONGS-11021

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QUANTITY	DESCRIPTION				RATE	AMOUNT
28	10/24 - 10/30/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	784 00

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Total Amount Due $11,844.00

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DATE	INVOICE #
11/8/2002	CONSE-11022

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St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
11	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	308 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart CA GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	168 00
5	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	140 00
3	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart CO GetSmart	28 00	84 00
2	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	56 00
5	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	140 00
2	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart KS GetSmart	28 00	56 00
5	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	140 00
4	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	112 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	168 00
12	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart FL GetSmart	28 00	336 00
1	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart FL GetSmart	28 00	28 00
6	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart MI GetSmart	28 00	168 00
4	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	112 00
8	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	224 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	168 00
5	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart OK GetSmart	28 00	140 00
7	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	196 00
6	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	168 00
4	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	112 00
4	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart SC GetSmart	28 00	112 00

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Total Amount Due

GetSmart.com, Inc.

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11/8/2002	CONSE-11022

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332 Minnesota Street Suite 600
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	168 00
4	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	112 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart TX GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	168 00
3	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	84 00
6	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	168 00
2	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart CO GetSmart	28 00	56 00
2	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart CT GetSmart	28 00	56 00
2	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	56 00
6	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	168 00
6	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	168 00
10	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	280 00
6	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	168 00
5	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	140 00
6	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	168 00
4	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	112 00
6	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	168 00
2	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	56 00
4	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	112 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	168 00
4	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart - MA GetSmart	28 00	112 00
5	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	140 00
6	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	168 00
5	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart ME GetSmart	28 00	140 00
3	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	84 00
3	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	84 00
3	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	84 00
2	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	56 00

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Total Amount Due

GetSmart.com, Inc.

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11/8/2002	CONSE-11022

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St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
5	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	140 00
4	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart MN1 GetSmart	28 00	112 00
4	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart MN1 GetSmart	28 00	112 00

Please Remit Payment To
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P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$8,288.00**

GetSmart.com, Inc.

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TERMS
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QUANTITY	DESCRIPTION				RATE	AMOUNT
8	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	224 00
3	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	84 00
11	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	308 00
24	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	672 00
20	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	560 00
28	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	784 00
9	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	252 00
3	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	84 00
17	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	476 00
51	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	1,428 00
8	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	224 00
55	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	1,540 00
7	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	196 00
3	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	84 00
-1	10/31 - 11/06/02	Invalidated Leads	Refinance	GetSmart 156 GetSmart	28 00	-28 00
14	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	392 00
6	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	168 00
8	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	224 00
5	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	140 00
13	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	364 00
10	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	280 00
47	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	1,316 00
2	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	56 00
2	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	56 00
24	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	672 00
20	10/31 - 11/06/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	560 00
21	10/31 - 11/06/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	588 00
27	10/31 - 11/06/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	756 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$12,460.00**

GetSmart.com, Inc.

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11/15/2002	CONSE-11023

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Attn John McPhee
332 Minnesota Street Suite 600
St Paul MN 55101

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QUANTITY	DESCRIPTION				RATE	AMOUNT
13	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	364 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart CA GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	196 00
8	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	224 00
4	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart CO GetSmart	28 00	112 00
6	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	168 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	196 00
8	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart KS GetSmart	28 00	224 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	196 00
6	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	168 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	196 00
14	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart - FL GetSmart	28 00	392 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	196 00
6	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	168 00
8	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart MI GetSmart	28 00	224 00
6	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	168 00
9	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	252 00
6	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	168 00
8	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	224 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart OK GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	196 00
6	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	168 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart SC GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	196 00

Please Remit Payment To
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Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
11/15/2002	CONSE-11023

BILL TO

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Attn John McPhee
332 Minnesota Street Suite 600
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	196 00
6	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart TX GetSmart	28 00	168 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	196 00
2	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart VT GetSmart	28 00	56 00
5	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	140 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	196 00
5	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart CO GetSmart	28 00	140 00
3	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart CT GetSmart	28 00	84 00
5	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	140 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	196 00
11	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	308 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	196 00
4	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	112 00
6	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	168 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	196 00
2	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	56 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	196 00
8	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	224 00
6	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart MA GetSmart	28 00	168 00
6	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	168 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	196 00
5	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart ME GetSmart	28 00	140 00
5	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	140 00
7	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	196 00
4	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	112 00
4	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	112 00

Please Remit Payment To
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Total Amount Due

GetSmart.com, Inc.

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San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

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TERMS
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QUANTITY	DESCRIPTION				RATE	AMOUNT
6	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	168 00
6	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart MN1 GetSmart	28 00	168 00
5	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart MN1 GetSmart	28 00	140 00

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Total Amount Due $10,836.00

GetSmart.com, Inc.

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TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
24	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart- 151 - GetSmart	28 00	672 00
21	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	588 00
28	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	784 00
-1	11/07 - 11/13/02	Invalidated Leads	Debt Consolidation	GetSmart 151 GetSmart	28 00	-28 00
-1	11/07 - 11/13/02	Invalidated Leads	Refinance	GetSmart 151 GetSmart	28 00	-28 00
13	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	364 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	196 00
13	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	364 00
8	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	224 00
6	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	168 00
15	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	420 00
10	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	280 00
22	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	616 00
17	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	476 00
15	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	420 00
30	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	840 00
9	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	252 00
-1	11/07 - 11/13/02	Invalidated Leads	Refinance	GetSmart 156 GetSmart	28 00	-28 00
15	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	420 00
7	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	196 00
7	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	196 00
4	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	112 00
15	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	420 00
9	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	252 00
5	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	140 00
25	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	700 00
12	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	336 00
27	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	756 00

Please Remit Payment To
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Total Amount Due

GetSmart.com, Inc.

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St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
19	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	532 00
24	11/07 - 11/13/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	672 00
15	11/07 - 11/13/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	420 00
13	11/07 - 11/13/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	364 00

Please Remit Payment To
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Total Amount Due **$12,096.00**

GetSmart.com, Inc.

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St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
8	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	224 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart CA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	112 00
3	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart CO GetSmart	28 00	84 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	112 00
6	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart KS GetSmart	28 00	168 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	112 00
8	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart FL GetSmart	28 00	224 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart - MI GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	112 00
5	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	140 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	112 00
3	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	84 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart OK GetSmart	28 00	112 00
5	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	140 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart SC GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	112 00

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Total Amount Due

GetSmart.com, Inc.

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11/22/2002	CONSE-11024

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Attn John McPhee
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St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart TX GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	112 00
2	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart VT GetSmart	28 00	56 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	112 00
1	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart CO GetSmart	28 00	28 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart CT GetSmart	28 00	112 00
3	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	84 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	112 00
7	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	196 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	112 00
3	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	84 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	112 00
2	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	56 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart MA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	112 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	112 00
3	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart ME GetSmart	28 00	84 00
2	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	56 00
3	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	84 00
2	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	56 00
2	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	56 00

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Total Amount Due

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TERMS
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QUANTITY	DESCRIPTION				RATE	AMOUNT
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	112 00
2	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart MN1 GetSmart	28 00	56 00
3	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart MN1 GetSmart	28 00	84 00

Please Remit Payment To
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Total Amount Due **$6,412.00**

GetSmart.com, Inc.

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TERMS
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QUANTITY	DESCRIPTION				RATE	AMOUNT
13	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	364 00
14	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	392 00
16	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	448 00
3	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	84 00
4	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	112 00
7	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	196 00
6	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	168 00
3	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	84 00
7	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	196 00
4	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	112 00
15	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	420 00
9	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	252 00
13	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	364 00
10	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	280 00
7	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	196 00
7	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	196 00
6	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	168 00
5	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	140 00
7	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	196 00
3	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	84 00
7	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	196 00
5	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	140 00
12	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	336 00
9	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	252 00
18	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	504 00
11	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	308 00
16	11/14 - 11/20/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	448 00
11	11/14 - 11/20/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	308 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due

GetSmart.com, Inc.

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11/22/2002	CONGS-11024

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St Paul MN 55101

TERMS
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QUANTITY	DESCRIPTION				RATE	AMOUNT
6	11/14 - 11/20/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	168 00

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P O Box 193824
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Total Amount Due **$7,112.00**

GetSmart.com, Inc.

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11/27/2002	M1102-24

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TERMS
On receipt

QUANTITY	DESCRIPTION	RATE	AMOUNT
	Monthly Maintenance 11/01 - 11/30/02	100 00	100 00

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Total Amount Due **$100.00**

GetSmart.com, Inc.

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TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
14	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	392 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart CA GetSmart	28 00	196 00
6	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	168 00
4	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	112 00
3	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart CO GetSmart	28 00	84 00
6	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	168 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	196 00
10	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart KS GetSmart	28 00	280 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	196 00
6	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	168 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	196 00
14	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart FL GetSmart	28 00	392 00
7	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart MI GetSmart	28 00	196 00
6	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	168 00
12	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	336 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart OK GetSmart	28 00	196 00
8	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	224 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	196 00
6	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	168 00
8	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart SC GetSmart	28 00	224 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	196 00

Please Remit Payment To
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P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
11/29/2002	CONSE-11025

BILL TO

Conseco Finance
Attn. John McPhee
332 Minnesota Street Suite 600
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
8	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	224 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart TX - GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	196 00
1	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart VT GetSmart	28 00	28 00
6	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	168 00
7	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	196 00
3	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart CO GetSmart	28 00	84 00
5	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart CT - GetSmart	28 00	140 00
6	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	168 00
7	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	196 00
10	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	280 00
7	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	196 00
5	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	140 00
7	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	196 00
6	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	168 00
8	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	224 00
4	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	112 00
6	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	168 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart MA GetSmart	28 00	196 00
7	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	196 00
6	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	168 00
4	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart ME GetSmart	28 00	112 00
4	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	112 00
4	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	112 00
4	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	112 00
3	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	84 00

Please Remit Payment To
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P O Box 193824
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Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

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DATE	INVOICE #
11/29/2002	CONSE-11025

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TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	196 00
5	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart MN1 GetSmart	28 00	140 00
6	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart MN1 GetSmart	28 00	168 00

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Total Amount Due **$10,892.00**

GetSmart.com, Inc.

123 Mission Street, 5th Floor
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TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
27	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	756 00
19	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	532 00
31	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	868 00
14	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	392 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	196 00
15	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	420 00
11	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	308 00
4	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	112 00
14	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	392 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	196 00
19	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	532 00
15	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	420 00
14	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	392 00
23	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	644 00
8	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	224 00
14	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	392 00
7	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	196 00
8	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	224 00
8	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	224 00
11	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	308 00
13	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	364 00
7	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	196 00
20	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	560 00
12	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	336 00
31	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	868 00
23	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	644 00
29	11/21 - 11/27/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	812 00
20	11/21 - 11/27/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	560 00

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Total Amount Due

GetSmart.com, Inc.

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11/29/2002	CONGS-11025

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St Paul MN 55101

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QUANTITY	DESCRIPTION				RATE	AMOUNT
9	11/21 - 11/27/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	252 00

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Total Amount Due **$12,320.00**

GetSmart.com, Inc.

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DATE	INVOICE #
12/6/2002	CONSE-12021

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On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
14	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	392 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart CA - GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	196 00
-1	11/28 - 12/04/02	Invalidated Leads	Equity/Second Mort	GetSmart CO GetSmart	28 00	-28 00
6	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	168 00
2	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart CO GetSmart	28 00	56 00
5	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	140 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	196 00
6	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart KS GetSmart	28 00	168 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	196 00
5	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	140 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	196 00
14	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart FL GetSmart	28 00	392 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	196 00
-1	11/28 - 12/04/02	Invalidated Leads	Debt Consolidation	GetSmart MI GetSmart	28 00	-28 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart MI GetSmart	28 00	196 00
2	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	56 00
10	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	280 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	196 00
6	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart OK GetSmart	28 00	168 00
-1	11/28 - 12/04/02	Invalidated Leads	Equity/Second Mort	GetSmart PA GetSmart	28 00	-28 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	196 00

Please Remit Payment To
GetSmart com
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Total Amount Due

GetSmart.com, Inc.

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TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
6	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	168 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart - SC GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	196 00
6	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	168 00
8	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart TX GetSmart	28 00	224 00
6	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	168 00
3	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart VT GetSmart	28 00	84 00
4	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	112 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	196 00
2	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart CO GetSmart	28 00	56 00
4	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart CT GetSmart	28 00	112 00
4	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	112 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	196 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	196 00
6	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	168 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	196 00
6	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	168 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	196 00
1	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	28 00
5	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	140 00
6	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	168 00
5	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart MA GetSmart	28 00	140 00
4	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	112 00
7	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	196 00
6	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart ME GetSmart	28 00	168 00
3	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	84 00

Please Remit Payment To
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Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

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DATE	INVOICE #
12/6/2002	CONSE-12021

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TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
4	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	112 00
3	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	84 00
3	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	84 00
6	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	168 00
2	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart MN1 GetSmart	28 00	56 00
3	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart MN1 GetSmart	28 00	84 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$9,744.00**

GetSmart.com, Inc.

123 Mission Street, 5th Floor
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12/6/2002	CONGS-12021

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TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
16	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	448 00
18	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	504 00
22	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	616 00
8	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	224 00
7	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	196 00
12	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	336 00
8	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	224 00
1	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	28 00
10	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	280 00
4	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	112 00
10	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	280 00
10	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	280 00
11	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	308 00
9	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	252 00
5	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	140 00
8	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	224 00
5	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	140 00
6	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	168 00
11	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	308 00
9	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	252 00
13	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	364 00
2	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	56 00
14	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	392 00
7	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	196 00
22	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	616 00
13	11/28 - 12/04/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	364 00
18	11/28 - 12/04/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	504 00
10	11/28 - 12/04/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	280 00

Please Remit Payment To
GetSmart com
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Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
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12/6/2002	CONGS-12021

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Attn John McPhee
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TERMS
On-receipt

QUANTITY	DESCRIPTION		RATE	AMOUNT
8	11/28 - 12/04/02 Leads Shipped Equity/Second Mort	GetSmart 154 GetSmart	28 00	224 00

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Total Amount Due **$8,316.00**

GetSmart.com, Inc.

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DATE	INVOICE #
12/13/2002	CONSE-12022

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St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart AZ GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart CA GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart CA GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart CO GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart CT GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart CT GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart IA GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart IA GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart IL GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart IL GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart KS GetSmart	28 00	56 00
4	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart FL GetSmart	28 00	112 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart FL GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart MI GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart MI GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart MN GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart MN GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart NC GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart NC GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart OK GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart - OK GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart PA GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart PA GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart SC GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart - SC GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart TN GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart TN GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart TX GetSmart	28 00	56 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
12/13/2002	CONSE-12022

BILL TO

Conseco Finance
Attn John McPhee
332 Minnesota Street
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart TX GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart VT GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart VT GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart CA GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart CT GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart IA GetSmart	28 00	56 00
3	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart IL GetSmart	28 00	84 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart MI GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart MN GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart NC GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart OK GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart PA GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart TN GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart TX GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart VT GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart SC GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart MA GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart MA GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart MA GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart ME GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart ME GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart NH GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart NH GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart NH GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart MN1 GetSmart	28 00	28 00

Please Remit Payment To
GetSmart com
P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$2,604.00**

GetSmart.com, Inc.

123 Mission Street, 5th Floor
San Francisco, CA 94105
Phone (415) 644-5211- Sue Singh

Invoice

DATE	INVOICE #
12/13/2002	CONGS-12022

BILL TO

Conseco Finance
Attn John McPhee
332 Minnesota Street Suite 600
St Paul MN 55101

TERMS
On-receipt

QUANTITY	DESCRIPTION				RATE	AMOUNT
5	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	140 00
3	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 151 GetSmart	28 00	84 00
6	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	168 00
1	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 166 GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 166 GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 166 GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 151 GetSmart	28 00	56 00
3	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 151 GetSmart	28 00	84 00
3	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 162 GetSmart	28 00	84 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	56 00
3	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	84 00
2	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	56 00
3	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	84 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 154 GetSmart	28 00	28 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 156 GetSmart	28 00	56 00
1	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 156 GetSmart	28 00	28 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 156 GetSmart	28 00	28 00
3	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	84 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	56 00
3	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	84 00
3	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 162 GetSmart	28 00	84 00
1	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 162 GetSmart	28 00	28 00
7	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 164 GetSmart	28 00	196 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 164 GetSmart	28 00	56 00
5	12/05 - 12/11/02	Leads Shipped	Refinance	GetSmart 164 GetSmart	28 00	140 00
2	12/05 - 12/11/02	Leads Shipped	Debt Consolidation	GetSmart 154 GetSmart	28 00	56 00
2	12/05 - 12/11/02	Leads Shipped	Equity/Second Mort	GetSmart 154 GetSmart	28 00	56 00

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P O Box 193824
San Francisco, CA 94119-3824

Total Amount Due **$2,016.00**