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# **EXHIBIT**

## **A**

**(Sample UBE Messages and Advertised  
Websites)**

<html><pre>

From [REDACTED]@aol.com Mon Mar 17 10:36:09 EST 2003

Received: from scmp-m12.mail.aol.com (scmp-m12.mail.aol.com [172.21.16.14]) by spam1op.ops.aol.com with ESMTP (8.9.3 (PHNE\_18546)/8.7.1) id KAA28187 for <junkmail@spam1op.ops.aol.com>; Mon, 17 Mar 2003 10:36:03 -0500 (EST)

From: [REDACTED]@aol.com

Received: from imo-m07.mx.aol.com (imo-m07.mail.aol.com [172.20.114.196]) by scmp-m12.mail.aol.com (v90.10) with ESMTP id RELAYIN4-0317095423; Mon, 17 Mar 2003 09:54:23 1900

Received: from [REDACTED]@aol.com

by imo-m07.mx.aol.com (mail\_out\_v34.21.) id 4.19f.11f774a8 (4410)

for undisclosed@undisclosed.com; Mon, 17 Mar 2003 09:54:19 -0500 (EST)

Message-ID: <19f.11f774a8.2ba73b9a@aol.com>

Date: Mon, 17 Mar 2003 09:54:18 EST

Subject: Client TOS Notification

To: notifyaol@scomp.mail.aol.com

MIME-Version: 1.0

Content-Type: multipart/mixed; boundary="part1\_19f.11f774a8.2ba73b9a\_boundary"

X-Mailer: 8.0 for Windows sub 6011

X-AOL-COUNTRY-CODE: US

X-Loop: scomp

--part1\_19f.11f774a8.2ba73b9a\_boundary

Content-Type: text/plain; charset="US-ASCII"

Content-Transfer-Encoding: 7bit

--part1\_19f.11f774a8.2ba73b9a\_boundary

Content-Type: message/rfc822

Content-Disposition: inline

Return-Path: <edkelly710213@zp120.accessdeliver.com>

Received: from rly-xi05.mx.aol.com (rly-xi05.mail.aol.com [172.20.116.10]) by air-xi03.mail.aol.com (v92.17) with ESMTP id MAILINXI32-20e63e731b8c1c5; Sat, 15 Mar 2003 07:24:45 -0500

Received: from gta203.advancedemails (gta203.advancedemails.com [216.8.198.203]) by rly-xi05.mx.aol.com (v92.16) with ESMTP id MAILRELAYINXI58-4ea3e731b5c1d6; Sat, 15 Mar 2003 07:23:57 -0500

Date: Sat, 15 Mar 2003 08:07:22 -0500

Message-Id: <200303151307.h2FD7MX12676@gta203.advancedemails>

Reply-To: <edkelly710213@zp120.accessdeliver.com>

From: "edkelly710213" <edkelly710213@zp120.accessdeliver.com>

To: <[REDACTED]@aol.com>

CC: <[REDACTED]@aol.com>, <[REDACTED]@aol.com>, <[REDACTED]@aol.com>

<[REDACTED]@aol.com>, <[REDACTED]@aol.com>

Subject: We offer the lowest mortgage interest rates available C0IWok

Mime-Version: 1.0

Content-Type: text/html;  
charset="iso-8859-1"

X-Mailer: Mozilla 4.77 [en] (X11; U; Linux 2.4.2-SGI\_XFS\_1.0 i686)

Content-Transfer-Encoding: quoted-printable

X-MIME-Autoconverted: from 8bit to quoted-printable by gta203.advancedemails id  
h2FD7MX12676

<HTML><FONT SIZE=3D3 FAMILY=3D"SANSERIF" FACE=3D"Arial"  
LANG=3D"0"><B>DON'T  
MISS THE LOWEST MORTGAGE RATES IN HISTORY!</FONT><FONT  
COLOR=3D"#000000" SIZE=3D2 FAMILY=3D"SANSERIF" FACE=3D"Arial" LANG=3D"0"></B><BR>

If you haven't considered refinancing your home loan, you may be missing out=  
on <BR>  
the best opportunity in years to save money. Today's low rates allow you to=20=  
swap <BR>  
high-interest debt for a lower monthly payment.<BR>

<B><A  
HREF=3D"http://www.bestmortgagebuy.com/mortgage/?frwpvvy:juCbpn2ero...=  
vjrmkw49;Cbpn2ero...wgpbsvlguuCbpn2ero...vwjboevgdo:l3Beqo0fnp...dpjfmhth5=  
;95Beqo0fnp...uggqby6Bdqo/dqq...">Click Here To Get Your Free Quote</A></B><=  
</B><BR>

<BR>  
<B>=A0=A0=A0=A0=A0=A0=A0 REFINANCE NOW AT LOW INTEREST  
RATES!</B><BR>

<B>=A0=A0=A0=A0=A0=A0 1. Lower your monthly mortgage payments<BR>  
=A0=A0=A0=A0=A0=A0 2. Gain access to cash for whatever you wish<BR>  
=A0=A0=A0=A0=A0=A0 3. Consolidate your monthly bills<BR>  
=A0=A0=A0=A0=A0=A0 4. No matter what your credit, we can help</B><BR>  
<B><BR>

We offer the lowest rates and best service. <A HREF=3D"http://www.bestmorta=  
gebuy.com/mortgage/?frwpvvy:juCbpn2ero...vjrmkw49;Cbpn2ero...wgpbsvlguuCbpn=  
2ero...vwjboevgdo:l3Beqo0fnp...dpjfmhth5;95Beqo0fnp...uggqby6Bdqo/dqq...">O=  
btain your free quote.</A></B><BR>

</FONT><FONT COLOR=3D"#000000" SIZE=3D2 FAMILY=3D"SANSERIF"  
FACE=3D"Arial"=  
LANG=3D"0"><BR>

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You have received this message as part of your membership to our Newsletter.=  
<BR>

If you wish to terminate your membership please <A HREF=3D"http://www.bestmo=  
rtgagebuy.com/mortgage/unsubscribe.html?frwpvfv:juCbpn2ero...vjrmmkw49;Cbpn2=  
ero...wgpbsvlguuCbpn2ero...vwjboevgdo:13Beqo0fpn...dpjfmhth5;95Beqo0fpn...u=  
ggqby6Bdqo/dqq...">unsubscribe here</A>.<BR>  
<BR>

Decide what you want, decide what you are willing to exchange for it. Establ=  
ish your priorities and go to work. - H. L. Hunt<BR>  
</FONT></HTML>

--part1\_19f.11f774a8.2ba73b9a\_boundary--

</pre></html>



# Let the Mortgage Lenders Compete for Your Business

THE SMART WAY TO SHOP FOR A LENDER

Get 3 competing mortgage bids with one easy form

- Refinance Second
- Home Improvement
- Mortgages Debt
- New Purchase
- Consolidations

**LENDERS ARE STANDING BY NOW READY TO SERVE YOU**

Fill in our quick form and you will get competing loan offers, often within minutes from up to three lenders!

Save Time

Save Money

Save Aggravaion

First Name

Last Name

Co-Applicant's First Name

Co-Applicant's Last Name

City

State  (where the home is located)  
 We do not have lenders that make loans outside the USA.

Street Address

Zip

Home Phone

Work Phone

Email Address

Best Time To Contact

Do you currently own a home?

Type of House Owned   
 We do not accept mobile homes.

Year House was Acquired

Current Value

Purchase Price

Current Loan Type

1st Mortgage Balance

2nd Mortgage Balance

Your Current Interest Rate

Fixed or Adjustable?

Monthly Payment

Behind on Payments?

How Would Your Rate Your Credit?

Place of Employment

Years on Job

Total Household

Monthly Income

Monthly Debt

Loan Amount desired.

Type of Loan Desired

**Submit form**

**There is never any fee for this service and you are under no obligation**

All information collected is treated as strictly confidential and will only be used for the purposes of a real estate loan application. We never sell your name to a third party marketer.

