

Exhibit: M

Jeremy:

It's been a while since we've caught up. You've been busy and I could not be more proud of how you represented Utah. Don't be surprised if a medal of honor comes your way--you and your team cut through the red tape of government and big organizations and got right after it. No doubt you literally saved may lives. I know honors mean nothing to someone who has literally seen hell and done what you have done. I am certain that you have a newfound respect for life and for suffering. What a cool thing to experience that and the have the resources, and the selflessness to use those resources to make it happen. I am in awe.

I know you are catching up and digging out. But from a personal perspective, I hunger to sit down with you and hear it all. I am up here helping Mark during the legislative session for another month before we are done. Do me a favor and let's find a way to make it happen soon.

Best to you.

BTW, and please keep this confidential, but I have not heard much from Aaron on the payday project and I hear that the Cash for Gold opportunity is getting close. I have heard from the Check City people that they have been working together with your team, but that there might have been some hang ups with a new company you are working with. I think it is WPMS. You know the games people play, and people play games. But Check City does not--this is an inside deal and I am very close to them. They are smart, they know the market. They have strict underwriting for their own loans, but they broker leads to all the aggregators at the best rates and they have relationships with all of the major lenders--and they know what the tricks are by companies who try to game the system. Richard Rawle the Check City CEO is a leader on the national payday lender board, and I have represented him on that board. He is tight with Advance America, Check n Go, Check into Cash, Dollar Financial, Money Tree, and all of the major payday lenders. So we get their very best rates. If someone says a lead is worth \$100 and Check City says it is only worth \$80, the lead is only worth \$80 and the other person either does not know the business or is full of it and has an agenda.

So, in case things are getting warped at all, have your guys call me. I don't personally know what the market is like right now, but I do know that you can completely trust what Greg Callister and Cort Walker tell them and that no one out there will be able to get better pricing or a better network, especially since IWorks is getting a discount because of our relationship. They will also teach you the business, which they are doing as a favor to me. So if something is not working out, something is not right.

Anyway, if its not running hot by now, have someone give me a call and I'd be happy to help get everyone on the same page.

Thanks.

John