

Exhibit "C"

A cardboard mailer approximating 8 1/2" x 11" and 1 1/2" depth. The mailer contained

A spiral bound "Welcome Package" comprised of 20 pages of generic "Savings Guide" information suggesting that the reader "Track Your Spending," "Live Within Your Means," et al and containing readily available Internet information such as "Consumer Info," e.g. www.consumerreports.com, "Employment," such as www.monster.com, "Smart Shopping," such as www.amazon.com, et al.

5 pages of generic information forms such as an "Elite Membership" form which contains the following: "*Mutual Consolidated Savings guarantees to show you how to save a minimum of \$4,000 over the course of paying off your current recorded debt through the application of one or more MCS financial programs, including our Rapid Debt Reduction Program, Low Interest Rate Program, Savings Guides... all returns subject to a 12.5% processing and restocking fee.*"

A credit card-sized calculator.

A 288-page softcover book titled, "*Talk Your Way Out of Credit Card Debt,*" subtitled "*Phone calls to banks that saved more than \$42,000 in interest charges and fees! (sic)*" It contains a USC/United Savings Center logo on the front, authored by Scott Bilker, copyright 2003. The book contains 11 chapters (and selected subsections with specific scripting), titled as follows:

"The Banks are at Our Mercy"
Why the banks need you more than you need them

"Getting that Annual Fee Waived"
Call #2.09: Teach them a lesson

"Late Payment, Overlimit, and Cash Advance Fees"
Call #3.01: First late fee is easily waived

"How the Bank Begged for Me to Come Back"
Call #4.03: Last chance for the bank

"Lowering Your Interest Rates"
Call #5.05: 21.08%, I don't think so

"Shopping 'til You Drop – the Rate!"
Call #6.04: Punishing by transfer

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“Negotiating Settlements”

Call #7.01: Not settling for 90%

“Technique Summaries, Ideas & Tips”

List of techniques and other ideas (appears to be summary of book’s contents)

“Table of Savings Results by Call #”

“Calculating Your Savings”

“Keeping Your Own Notes”

Audio CD titled, “Getting Started/Negotiation” with creation date of 12/31/1994.

Audio CD titled, “MCS Identity Theft Prevention” with creation date of 12/31/1994.

Audio CD titled, “Balance Transfers” with creation date of 12/31/1994.

CD titled, “MCS Financial Software” containing files with creation dates of 2/07/01 and 5/15/07. This “software” apparently has a 30-day clock that starts upon invoking and expires unless a unlock key is provided by MCS.

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