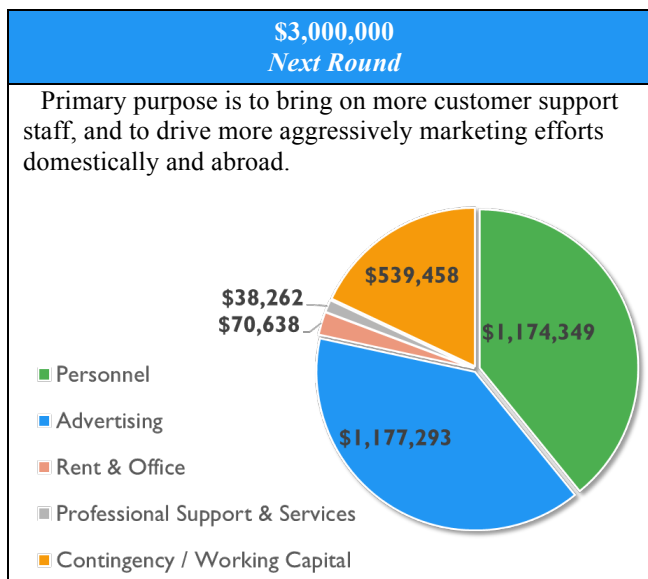
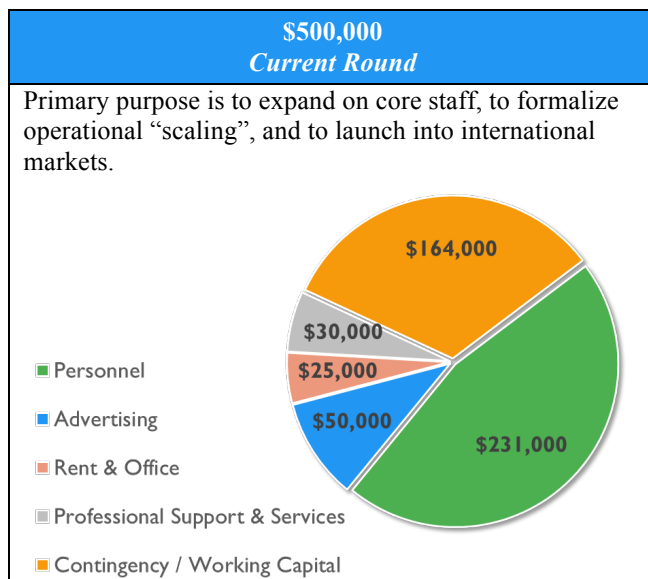


Use of Funds



Financial Summary & Investor ROI

	Year 1	Year 2	Year 3
NET REVENUE	\$ 140,468	\$ 6,105,983	\$ 26,234,168
Operating Expenses	1,701,665	5,103,360	5,013,360
EBIT	\$ (1,561,197)	\$ 1,002,623	\$ 21,130,808

Investment Amount	\$ 500,000		
Investor's Equity Position	20.00%	14.00%	14.00%
EBIT Acquisition Multiple	10.0	10.0	10.0
Market Value of PAYYAP	\$ 2,500,000	\$ 10,026,231	\$ 211,308,081
Investor's Market Value	\$ 500,000	\$ 1,403,672	\$ 29,583,131
Investor ROI (year 3 exit)		58X	

*Investment terms are negotiable