



FIRSTBANK
OF SAN LUIS OBISPO

SAFETY :: SOUNDNESS :: SERVICE
SINCE 1980

September 20, 2000

Image Online Design Incorporated
ATTN: JOHN FRANGIE
12350 Los Osos Valley Road
San Luis Obispo, CA 93405

RE: Approval of Revolving Line of Credit

Dear John:

This letter is to inform you that your request for a Revolving Line of Credit in an amount of \$1,000,000.00 has been approved. First Bank of San Luis Obispo is also willing to consider increases to this line as needed by your company.

Your twelve-year banking relationship with First Bank of San Luis Obispo was one of the criteria taken into account when making this loan decision.

As you know we have granted you lines of \$500,000.00 in the past, all of which have been handled in a very satisfactory manner. This fact, along with your strong deposit relationship and your credibility with us lead to management's decision to approve your current request.

Please feel free to contact me should you have any further questions with regard to the above.

Best regards,

Reese T Davies
President
Chief Operating Officer





WELLS FARGO BANK

SAN LUIS OBISPO OFFICE
665 Marsh Street
San Luis Obispo, California 93406

September 20, 2000

Image Online Design, Inc
12350 Los Osos Valley Road
San Luis Obispo, CA 93405
Attn: John Frangie

Dear John Frangie:

Thank you for the opportunity to consider your loan request for consideration.

After careful review we are pleased to inform you that Wells Fargo Bank will commit to you the \$1,000,000 you have requested. This decision is based on the financial information provided and assets disclosed.

We are aware of your request for the .Web Domain Registry to be put in the ICANN Root. Upon acceptance we will begin the review process to increase our commitment to \$5,000,000.

Thank you again for your interest in Wells Fargo Bank. I look forward to working with you now and in the future.

Sincerely,

Mark Corella
Vice President



WELLS
FARGO

Mark Corella
Branch Manager

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