

PHOENIX VITAE HOLDINGS, LLC

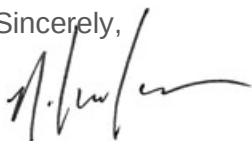
251 Little Falls Drive
Wilmington, DE 19808

I, Nickolas Kyriakids, hereby certify that I am the Chief Operating Officer of Phoenix Vitae Holdings, LLC . and that I am authorized to make this verification on behalf of Phoenix Vitae Holdings, LLC.

Users are expressly prohibited from using the Service for auto-dialing, continuous or extensive call forwarding, telemarketing, fax broadcasting, or fax blasting, or for uses that result in excessive usage inconsistent with normal residential or home office usage patterns. If Phoenix Vitae customers determine, in its sole discretion via automated fraud detection systems, the Service is being used for any of the aforementioned activities, Phoenix Vitae systems will immediately terminate the service. Additionally, any usage in excess of 1,500 outbound minutes per line, per month, or other use which inconsistent with normal use as described in paragraph 2 below, shall be presumed to be not consistent with these restrictions and shall be subject to call non-completion.

Phoenix Vitae voice services are provided primarily for continuous live dialog between two users. Lack of continuous dialog activity, unusual call patterns, excessive conferencing or call forwarding, excessive calling to inflated tariff areas, excessive number dialing, and/or consistent excessive usage will be considered indicators that use may be inconsistent with normal use, will result in call non-termination. Phoenix Vitae detection systems will determine inconsistent use based on material deviations from the usage patterns and levels of most users using the same and/or similar service plans, features or devices. Failure to comply will result in immediate mandatory suspension or termination of service.

Sincerely,



Nickolas Kyriakids
Chief Operating Officer
Phoenix Vitae Holdings, LLC