

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 San Luis Obispo 665 Marsh St. San Luis Obispo, CA 93401 805 541-0143 Branch 805 541-4212 Fax 800 869-3557 24 Hr. Cust. Service