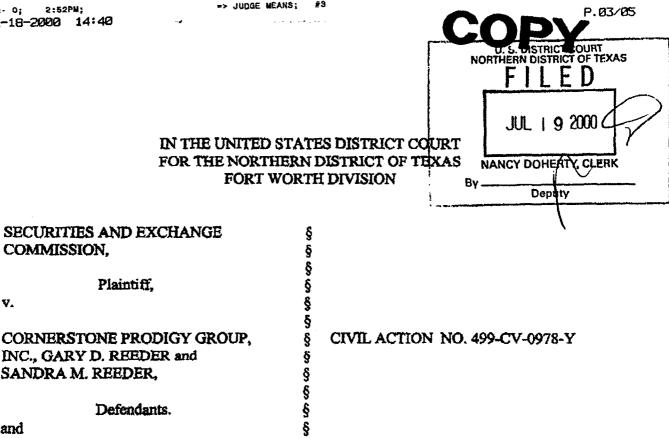


COMMISSION,

٧.

and



## ORDER ON RECEIVER'S OBJECTION AND FIRST SUPPLEMENTAL OBJECTION TO CLAIMS OF CREDIT CARD COMPANIES

§

CAME ON FOR HEARING in the above-styled and numbered action the Objection to Claims of Credit Card Companies and the First Supplemental Objection to Claims of Credit Card Companies (collectively, the "Objection") filed by the Court appointed receiver in this case, Michael J. Quilling (the "Receiver"). After carefully considering the claims of the Credit Card Companies submitted to the Receiver as ordered, the Objection, the briefing submitted by the Credit Card Companies in connection with their claims, if any, the previous briefing, affidavits and supporting documentation submitted by the parties regarding the chargeback issues in this case, the arguments

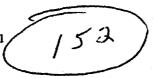
ORDER ON RECEIVER'S OBJECTION TO CLAIMS OF CREDIT CARD COMPANIES - Page 1
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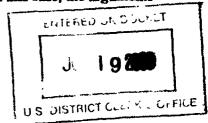
Defendants.

Defendant Solely for the

Purpose of Equitable Relief

EXECUTIVE NETPROFITS, INC.





of counsel and the applicable authorities, the Court finds and determines that the Objection should

be sustained as set forth herein.

IT IS THEREFORE ORDERED that each and every claim of the Credit Card Companies

is a contractual claim and shall be treated as a general claim to be paid ratably along with those of

the investors of Defendant Cornerstone Prodigy Group, Inc. and its related entities.

IT IS FURTHER ORDERED that any portion of the Credit Card Companies' claims that

seek any non-charge-back remuneration for attorney's fees, interest or other fees (including but not

limited to charge-back fees or reject fees) is disallowed.

IT IS FURTHER ORDERED that PMT's claim for chargebacks as set forth in Exhibits "3"

and "4" that were introduced by the Receiver at the July 10, 2000 hearing on the Objection is

provisionally disallowed with respect to the specific cardholders/investors that the Receiver cannot

identify as indicated in such Exhibits. Should PMT provide the name and card number of any

unidentified card holder/investor to the Receiver by 12:00 noon on August 17, 2000, those charge-

backs will be allowed.

IT IS FURTHER ORDERED that PMT's claim for \$80, 248.96, representing charge-backs

paid due to the Receiver's alleged failure to respond to Retrieval Requests, is disallowed as an

operating or administrative expense, and constitutes a general claim for charge-backs to be paid

ratably.

'The term "Credit Card Companies" as used herein means PMT Services, Inc., as successor-in-interest to Superior Bankcard Services, Inc., and MBN National Inc. ("PMT"), American Express and Discover Financial Services, Inc. The claim of MBN National, Inc. is part of the claim submitted by PMT. No other credit card company has submitted a claim by the June <sup>20</sup>, 2000 bar date.

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IT IS FURTHER ORDERED that the Receiver's objection to the reserve account maintained by PMT is denied as moot.

SIGNED this 19th day of July, 2000.

TERRY R MEANS

United States District Judge

After entry, return to:
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Dallas, TX 75201
(214) 871-2111 (FAX)