

Exhibit 2

RFP 9001 - Pricing Evaluation for Fraud Protection Credit Risk Assessment and Debt Recovery

				ONLINE Information Services, Inc.		Salter Elite Consulting		Demi Woods LLC	
Respondent's Business Name:				Winterville, NC		Houston, TX		Austin, TX	
Principal Place of Business (City and State):									
Line #	Description	QTY	UOM	Unit	Extended	Unit	Extended	Unit	Extended
1	Monthly Service Fee	12	Monthly	\$0.00	\$0.00	\$2,450.00	\$29,400.00	\$350.00	\$4,200.00
2	Individual Applicant Reports (Please price for all options).	14,174	EA	\$2.03	\$28,773.22	\$1.65	\$23,387.10	\$50.00	\$708,700.00
3	Skip Tracing (Please price for all options).	15	EA	\$0.27	\$4.05	\$6.50	\$97.50	\$50.00	\$750.00
3 ALT1	Social Search	1	EA	\$1.26	\$1.26				
4	Business Applicant Reports (Please price for all options).	780	EA	\$20.96	\$16,348.80	\$3.95	\$3,081.00	\$45.00	\$35,100.00
4 ALT1	ONLINE Business Verification Report	1	EA	\$10.00	\$10.00				
5	Initial Set Up Cost	1	EA	\$0.00	\$0.00	\$3,500.00	\$3,500.00	\$0.00	\$0.00
6	Optional Services								
7	Mail/Email Letter Notification to Applicant (Please price for all options)	1	EA	\$1.55	\$1.55	\$1.50	\$1.50	\$1.55	\$1.55
Total Price				\$45,138.88		\$59,467.10		\$748,751.55	

Evaluation				
Item #	Standard Criteria	ONLINE Utility Exchange, Inc.	Salter Elite Consulting	Demi Woods LLC
1	Delivery/Project Schedule - 20%	20.00	14.67	4.00
2	Compliance with Specifications - 20%	20.00	13.33	4.00
3	Probable Performance - 20%	18.67	10.67	8.00
4	Price, Total Cost of Ownership - 40%	40.00	30.36	2.41
Total Score:		98.67	69.03	18.41