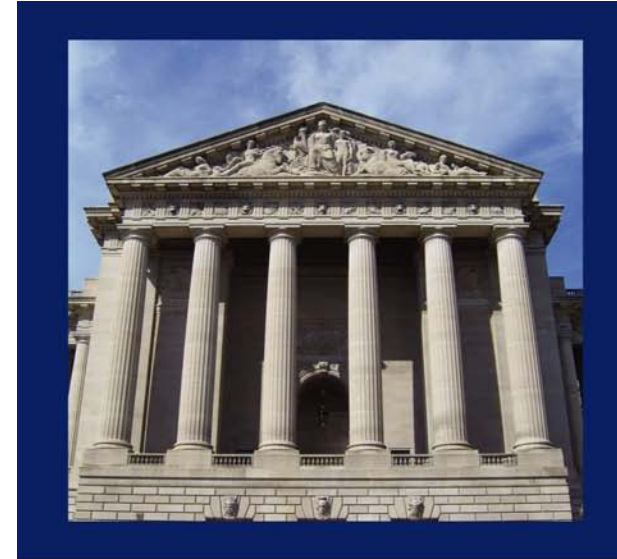


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Chad Richards
15987 Maple Drive
Las Vegas, NV 77605



Total 2004 Compensation

Reading your 2004 Total Compensation Statement

Salary represents all pay received in the following earnings categories:

- Base Pay
- Bonus

Health and Welfare is based on your benefit elections for medical, dental, vision and other health care spending.

Retirement is based on deposits to the 401(k) plan and pension plans along with amounts paid for Social Security and Medicare.

Additional Benefits are based on employee reimbursement plans.

iHouse

HR, Benefit, and Payroll Consulting

8000 Excelsior Drive, Suite 400, Madison, WI 53717
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Developed by InfoHouse
For additional information, please call:
608-831-4353
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Total Compensation as of December 31, 2004, for Chad Richards

This statement is based on your salary, 401(k) contributions and company stock contributions actually paid in 2004. It also includes your health, security and quality of life elections for 2004.

Dear Chad:

I am pleased to provide you with this personal statement, which outlines your total compensation package including your base pay, your benefits coverage and the company's cost to provide this coverage.

Salary is one way we compensate you, and benefits are another. Your benefits package, although not as visible as your pay, significantly increases the value of your total compensation.

We feel that the total compensation package is an important way that the company rewards you for your commitment, loyalty, hard work and dedication. The package is designed not only to help meet your needs today but also to help you plan for the future.

If you have any questions regarding this statement or your benefits, please contact your Human Resources representative.

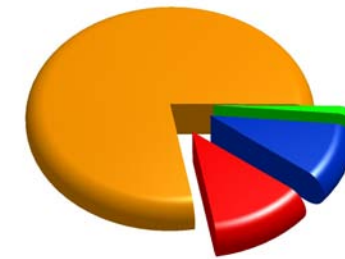
Sincerely,

Bill Snyder
President

	Associate Contribution	Company Contribution	Total Contribution
Salary			
Salary The amount of money an employee earns annually	\$0.00	\$58,057.00	\$58,057.00
Bonus	\$0.00	\$1,100.00	\$1,100.00
Total Salary	\$0.00	\$59,157.00	\$59,157.00
Health and Welfare			
Medical			
<i>BCBS HMO</i> You are currently enrolled in Medical with BCBS Illinois	\$0.00	\$5,400.00	\$5,400.00
<i>Aetna</i>	\$0.00	\$0.00	\$0.00
<i>BCBS PPO</i>	\$0.00	\$0.00	\$0.00
Total Medical	\$0.00	\$5,400.00	\$5,400.00
Dental & Vision	\$500.00	\$1,400.00	\$1,900.00
Additional Credits	\$150.00	\$150.00	\$300.00
Post-Retirement Health	\$0.00	\$1,700.00	\$1,700.00
Basic Life & Accidental Death/Dismemberment	\$0.00	\$150.00	\$150.00
Total Health and Welfare	\$650.00	\$8,800.00	\$9,450.00
Retirement			
401(k) Company Match If you are not contributing enough to take full advantage of the match, you are passing up free money	\$0.00	\$1,403.00	\$1,403.00
Qualified Pension Plan	\$0.00	\$1,000.00	\$1,000.00
Social Security & Medicare	\$4,526.00	\$4,526.00	\$9,052.00
Total Retirement	\$4,526.00	\$6,929.00	\$11,455.00
Additional Benefits			
Employee Purchase Reimbursement	\$0.00	\$1,001.00	\$1,001.00
Total Additional Benefits	\$0.00	\$1,001.00	\$1,001.00
TOTAL COMPENSATION		\$75,887.00	

In addition to employer-paid group benefits, iHouse makes available Optional Life, Spouse Life, Child Life, Home & Auto, Long-Term Disability, Long-Term Care and Personal Accident Insurance that you may purchase through payroll deductions at iHouse's discounted group rates. Also offered are Health and Dependent Care Flexible Spending Accounts that allow you to save money by making pretax contributions.

Value of your Total Compensation:
This chart illustrates the components of your total compensation package as follows:



Legend

- **Salary:** This includes your 2004 annual base wage and bonus. (77.95%)
- **Health and Welfare:** This includes all premiums paid for medical, dental and vision coverage. (11.60%)
- **Retirement:** All retirement plans such as 401(k), profit sharing and pension plans are included. (9.13%)
- **Additional Benefits:** This includes parking, stock plans, employee purchase plans, etc. (1.32%)