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Attorneys for Plaintiff United States of America

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UNITED STATES DISTRICT COURT

FOR THE CENTRAL DISTRICT OF CALIFORNIA

UNITED STATES OF AMERICA, Plaintiff,

v.

E-BABYLON, INC., a corporation, MICHAEL ZAYA, individually and as an officer of the corporation, and AIDIN YOUSIF, individually and as an

Defendants.

officer of the corporation,

LA DI (TUI)

Civil Action No.

COMPLAINT FOR CIVIL PENALTIES, INJUNCTIVE AND OTHER RELIEF

Plaintiff, the United States of America, acting upon notification and authorization to the Attorney General by the

Complaint, Page 1 of 21

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Federal Trade Commission ("Commission"), for its Complaint alleges that:

1. Plaintiff brings this action under Sections 5(a)(1), 5(m)(1)(A), 13(b) and 16(a) of the Federal Trade Commission Act ("FTC Act"), 15 U.S.C. §§ 45(a)(1), 45(m)(1)(A), 53(b) and 56(a), to obtain injunctive or other relief for defendants' deceptive practices in violation of Section 5(a)(1) of the FTC Act, 15 U.S.C. § 45(a)(1), and monetary civil penalties and injunctive and other relief for defendants' violations of the Commission's Trade Regulation Rule Concerning the Sale of Mail or Telephone Order Merchandise (the "Mail Order Rule" or "Rule"), 16 C.F.R. Part 435.

JURISDICTION AND VENUE

- 2. This Court has jurisdiction over this matter under 28 U.S.C. §§ 1331, 1337(a), 1345, and 1355 and under 15 U.S.C. §§ 45(m)(1)(A), 53(b), and 56(a). This action arises under 15 U.S.C. § 45(a)(1).
- 3. Venue in the Central District of California is proper under 15 U.S.C. § 53(b) and under 28 U.S.C. §§ 1391(b-c) and 1395(a).

THE DEFENDANTS

Defendant E-Babylon, Inc., is a California corporation with its principal office or place of business at 25 East Easy Street, Simi Valley, CA 93065. It does business online as "proinkjets.com," "123inkjets.com," "911inkjets.com," "00inkjets.com," "4yourprinter.com," "11linkjets.com,"

Complaint, Page 2 of 21

"007inkjets.com," "41linkjets.com," "freecartridges.com,"
"123lasertoner.com," and "123cartridges.com." E-Babylon, Inc.,
transacts business in the Central District of California.

- 5. Defendant Michael Zaya is the President of E-Babylon, Inc. At all times relevant to this complaint, acting alone or in concert with others, he has formulated, directed, or controlled the acts and practices set forth in this complaint. His principal office or place of business is the same as that of the corporate defendant. He resides and transacts business in the Central District of California.
- 6. Defendant Aidin Yousifis an officer of E-Babylon, Inc. At all times relevant to this complaint, acting alone or in concert with others, he has formulated, directed, or controlled the acts and practices set forth in this complaint. His principal office or place of business is the same as that of the corporate defendant. He resides and transacts business in the Central District of California.

COMMERCE

7. At all times relevant to this complaint, the acts and practices of defendants alleged in this complaint have been in or affecting commerce, as "commerce" is defined in Section 4 of the FTC Act, 15 U.S.C. § 44.

DEFENDANTS' COURSE OF CONDUCT

8. Defendants have manufactured, advertised, labeled, offered for sale, sold, and distributed products to the public, including inkjet printer cartridges. Defendants sell their

Complaint, Page 3 of 21

inkjet printer cartridges directly to consumers over the Internet.

9. Defendants have disseminated or have caused to be disseminated advertisements for their inkjet printer cartridges, including but not necessarily limited to the attached Exhibits A through F. These advertisements contain statements about the cartridges that are likely to influence a consumer's decision to purchase the cartridges. These advertisements contain statements and depictions such as:

Savings Up To 75% OFF on popular products like HP, Canon, Epson, Compaq and

Lexmark!

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Hewlett Packard

HP 51645A 16.95 ea.

[Depiction of Printer Cartridge] Compare to: Staples: \$27.99 Office Depot: \$27.99

You save: 38%

Hewlett Packard

HP 51629A 18.95ea.

[Depiction of Printer Cartridge]

Compare to: Staples: \$27.99 Office Depot: \$27.99

You save: 33%

Buy

For a listing of full HP Products...Click here

Buy

Lexmark

Lexmark 12A1970 18.95ea.

[Depiction of Printer Cartridge] Compare to: Staples: \$31.99 Office Depot: \$31.99

You save: 35%

Lexmark

Lexmark 12A1980 20.95ea.

[Depiction of Printer Cartridge]

Compare to: Staples: \$40.99 Office Depot: \$36.99

Save up to: 33%

Buy

For a listing of full Lexmark Products...Click here

Buy

Complaint, Page 4 of 21

1.	Canon			Epson		
2	Canon BC	<u>CI-21 Color</u> 6.95 ea.		Epson S020187 6.9	5ea.	
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10	"All brand na	ames and trademarks	s are the prop	erty of their respecti	ve holders and	d while we make
11	reference to t	orand name merchan	idise we are ii	n no way endorsed o rtain Canon cartridge	r associated b	v (sic) these
12	other product	ts are new compatible	les, we do not	sell original name-b	orand cartridge	es."]
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BCI-21 Black-\$4.95 Compare to: Compare to. OfficeDepot: Office Depot. 923.99 \$21.49 (Der-chos of Printer You You Cartridge) Save: Seve 69% 63%

BC1-21 Color-7.95 Compare to: S020191 - 9.95

OfficeDepot \$27.90 [Depiction of Printer Cartridge] You Save Cartridge]

why 00inkjets?

- Save 50-75% off retail prices!
- FREE SHIPPING on orders over \$75, only \$2.50 on all other orders
- Our professionally remanufactured and fully compatible cartridges are guaranteed 100%

[After scrolling down to the very bottom of this web page, the following statement appears:

"All brand names and trademarks are the property of their respective holders and while we make reference to brand name merchandise we are in no way endorsed or associated by (sic) these companies. All HP, Compaq, Lexmark and certain Canon cartridges are remanufactured. All other products are new compatibles, we do not sell original name-brand cartridges."]

(Exhibit B, 00inkjets.com home page on World Wide Web)

100% Satisfaction Guaranteed!

Or your money back!

"We sell printer ink cartridges for all your home and office supply needs. If you're not satisfied, we'll refund your purchase. No questions asked."

Compare

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Printer Cartridge	Our Price	Retail Price
HP 51645A	\$16.95	3995
Epson S020191	<u> 59.95</u>	33340

Complaint, Page 6 of 21

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Lexmark 12A1980	\$20.95	\$41.49g
Canon BCI-21B	<u>\$4.95</u>	\$8.99

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"All brand names and trademarks are the property of their respective holders and while we make reference to brand name merchandise we are in no way endorsed or associated by (sic) these companies. All HP, Compaq, Lexmark and certain Canon cartridges are remanufactured. All other products are new compatibles, we do not sell original name-brand cartridges."]

(Exhibit C, 411inkjets.com home page on World Wide Web)

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Canon Printer Model	Cartridge #	Type Retail Price		Buy one, get ONE FREE!
BJC 30, 50	BCI-10	Black	\$ 27.95	\$20.95 You Save: \$7.00 AND GET ONE FREE!
	BCI-11B	Black	\$23.49	\$20.95 You Save: \$2.54 AND GET ONE FREE!
BJC 30, 50 70, 80, 85	BCI-11B	Color	\$27.85	\$24.95 You Save: \$2.90 AND GET ONE FREE!
BJC 200, 1000 Series	BC-02	Black	\$38.94	\$34.95 You Save: \$3.99 AND GET ONE FREE!

(Exhibit D, Proinkjets.com page on World Wide Web)

100% NO RISK GUARANTEE

Complaint, Page 7 of 21

4 for \$70.95

Lexmark 12A1970 12A1980	OEM Price \$32.99 \$36.99	2 for \$40.95 2 for \$44.95	Our Price	4 for \$70.95 4 for \$80.95
Epson <u>S020187</u> <u>S020093</u>	OEM Price \$23:99 \$23:99	2 for \$17.95 2 for \$15.95	Our Price	4 for \$33.95 4 for \$28.95
HP HP51645	OEM Price	2 for \$35.95	Our Price	4 for \$60.95

(Exhibit E, Freecartridges.com home page on World Wide Web)

2 for \$39.95

\$9.95	Buy
\$6.95	Buy
\$18.95	Buy
\$22.95	Buy
\$4.95	Buy
\$7.95	Buy
	\$6.95 \$18.95 \$22.95 \$4.95

\$28.99

Risk-Free Guarantee

HP51629

100% Product Guarantee! If your (sic) not satisfied with our product, return it for full refund. Risk-Free!

[After scrolling down to the very bottom of this web page, the following statement appears:

"All brand names and trademarks are the property of their respective holders and while we make reference to brand name merchandise we are in no way endorsed or associated by (sic) these companies. All HP, Compaq, Lexmark and certain Canon cartridges are remanufactured. All other products are new compatibles, we do not sell original name-brand cartridges."

(Exhibit F, 111inkjets.com home page on World Wide Web)

10. Since November 2000, defendants have represented to

Complaint, Page 8 of 21

consumers on some of their Web sites the length of time in which they expect to ship the inkjet printer cartridges or other merchandise. On other Web sites, defendants have represented to consumers the length of time in which the consumer should expect delivery of the inkjet printer cartridges or other merchandise. Defendants, in numerous instances, failed to ship or deliver the inkjet printer cartridges or other merchandise in the length of time promised for shipment or delivery.

- 11. Defendants' accounting system does not include information regarding when individual orders have been shipped to consumers.
- 12. Defendants have never instituted procedures to comply with the Mail Order Rule. For example, in numerous instances, defendants failed to ship merchandise within the stated time and failed to notify consumers of the delay. As a result, these consumers were not properly informed about their right to cancel the order and receive a prompt refund.
- online. A small number of orders for defendants' products are placed by fax or by first class mail. On their Web sites, defendants list only a mailing address, an email address, and a fax number as a means for contacting them. In addition, defendants' telephone number is not available from directory assistance. When customers contact defendants via fax or email to inquire about the status of a late order, to request a refund, or to request information about returning a defective or

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incorrect order, defendants typically are unresponsive, even after repeated contacts.

VIOLATIONS OF SECTION 5 OF THE FTC ACT

14. Section 5(a)(1) of the FTC Act, 15 U.S.C. § 45(a)(1), provides that unfair or deceptive acts or practices in or affecting commerce are unlawful.

COUNT I

- 15. In numerous instances, defendants represent or have represented; expressly or by implication, that their inkjet printer cartridges are new, brand-name merchandise.
- 16. In truth and in fact, defendants' inkjet printer cartridges are not new, brand-name merchandise. In some cases, defendants sell used inkjet printer cartridges that defendants have refilled with third-party ink. In other cases, defendants sell new, generic inkjet printer cartridges.
- 17. Therefore, the representation set forth in Paragraph 15 is a deceptive act or practice in violation of Section 5 of the FTC Act.

COUNT II

- 18. In numerous instances, defendants represent and have represented, directly or by implication, that a purchaser of defendants' products would readily obtain a prompt refund of the full purchase price upon timely demand and return of the products.
- 19. In truth and in fact, in numerous instances, purchasers could not readily obtain a prompt refund of the full purchase

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Complaint, Page 11 of 21

price of defendants' products upon timely demand and return of the product. Defendants provided some refunds after significant delays and, in many cases, were unresponsive to repeated requests for a promised refund.

20. Therefore, the representation set forth in Paragraph 18 is a deceptive act or practice in violation of Section 5 of the FTC Act.

THE MAIL ORDER RULE

21. The Mail Order Rule was promulgated by the Commission on October 22, 1975, under the FTC Act, 15 U.S.C. § 41 et seq., and became effective February 2, 1976. The Commission amended the Rule on September 21, 1993, under Section 18 of the FTC Act, 15 U.S.C. § 57a, and these amendments became effective on March 1, 1994. The Rule applies to orders placed by mail, telephone, facsimile transmission, or on the Internet.

VIOLATIONS OF THE MAIL ORDER RULE

22. At all times material hereto, defendants have engaged in the sale of merchandise ordered by mail, telephone or on the Internet, in commerce, as "commerce" is defined in Section 4 of the FTC Act, 15 U.S.C. § 44.

COUNT III

23. In numerous instances, defendants have violated Section 435.1(a) of the Mail Order Rule by soliciting mail, telephone, or Internet orders for merchandise when they had no reasonable basis to expect that they would be able to ship the merchandise within the time stated in their solicitations.

telephone, or Internet orders for merchandise and received

In numerous instances, after having solicited mail,

435.2(d) of the Mail Order Rule, and having been unable to ship some or all of the ordered merchandise to the buyer within the Mail Order Rule's applicable time, as set forth in Section 435.1(a)(1) of the Mail Order Rule, (the "applicable time"), defendants:

a. Violated Section 435.1(b)(1) of the Rule by

"properly completed orders," as that term is defined in Section

- failing, within the applicable time, to offer to the buyer, clearly and conspicuously and without prior demand, an option either to consent to a delay in shipping or to cancel the order and receive a prompt refund;
- b. Having failed within the applicable time to ship or to offer the buyer the option either to consent to a delay in shipping or to cancel the order and receive a prompt refund, violated Section 435.1(c)(5) of the Rule by failing to deem the order canceled and to make a prompt refund to the buyer; and
- c. Violated Section 435.1((c) of the Mail Order Rule by failing to make a prompt refund, as the terms "refund" and "prompt refund" are defined in Sections 435.2(e-f) of the Mail Order Rule, to

buyers who are entitled to such refunds.

25. Pursuant to Section 18(d)(3) of the FTC Act, 15 U.S.C. § 57a(d)(3), a violation of the Mail Order Rule constitutes an unfair or deceptive act or practice in violation of Section 5(a)(1) of the FTC Act, 15 U.S.C. § 45(a)(1).

CIVIL PENALTIES AND INJUNCTIVE RELIEF

- 26. Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), empowers this Court to issue a permanent injunction to prevent and remedy any violations of any provision of law enforced by the Commission.
- 27. Defendants have yiolated the Mail Order Rule as described above with knowledge as set forth in Section 5(m)(1)(A) of the FTC Act, 15 U.S.C. § 45(m)(1)(A).
- 28. Each sale or attempted sale, during the five years preceding the filing of this Complaint, in which defendants have violated the Mail Order Rule in one or more of the ways described above constitutes a separate violation for which plaintiff seeks monetary civil penalties.
- 29. Section 5(m)(1)(A) of the FTC Act, 15 U.S.C. §
 45(m)(1)(A), as modified by Section 4 of the Federal Civil
 Penalties Inflation Adjustment Act of 1990, 28 U.S.C. § 2461, and
 Section 1.98(d) of the FTC's Rules of Practice, 16 C.F.R.
 § 1.98(d), authorizes this Court to award monetary civil
 penalties of not more than \$11,000 for each such violation of the
 Mail Order Rule.

Complaint, Page 13 of 21

PRAYER

WHEREFORE, plaintiff requests this Court, pursuant to 15

U.S.C. §§ 45(a)(1), 45(m)(1)(A), and 53(b), and the Court's own equitable powers to:

(1) Enter judgment against defendants and in favor of plaintiff for each violation alleged in this Complaint;

(2) Award plaintiff monetary civil penalties from

- (2) Award plaintiff monetary civil penalties from defendants for each violation of the Mail Order Rule;
- (3) Permanently enjoin defendants from violating Section 5(a) of the FTC Act and the Mail Order as alleged herein; and
- (4) Award plaintiff such additional relief as the Court may deem just and proper.

DATED:

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OF COUNSEL:

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LINDA K. BADGER

MATTHEW D. GOLD

Attorneys

Federal Trade Commission 901 Market Street, Suite

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FOR THE UNITED STATES OF AMERICA:

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U.S. Department of Justice

DEBRA W. YANG
United States Attorney
LEON W. WEIDMAN
Assistant United States Attorney
Chief, Civil Division

Complaint, Page 14 of 21

Assistant United States Attorney California Bar Number: 101233 Room 7516, Federal Building 300 North Los Angeles Street Los Angeles, CA 90012 Telephone: (213) 894-2474 Facsimile: (213) 894-2380 EUGENE M. THIROLF Director Office of Consumer Litigation Attorney Office of Consumer Litigation Civil Division U.S. Department of Justice Washington, D.C. 20530 (202) 307-0486

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Apple Canon Compaq Epson Hewlett Packard Lexmark

Laser Toner | Printer Paper | Refill Kits | Cleaning Cartridges

School Districts - Non Profit Organizations - Corporations: open an account with us...click here

Company Info

Affiliate Program

home

Browse Store

Ink Cartridges

- Apple
- Canon
- Compag
- Epson
- HP
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Laser Toner **Printer Paper** Refill Kits Cleaning Cartridges

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Order By Mail/Fax Shipping Info. **Product Guarantee Privacy Policy** F.A.O.'s Promotions

Want Coupons & Special Offers in your Email? Join our mailing list.

SUMMER

Savings Up To 75% OFF on popular products like HP, Canon, Epson, Compag and Lexmark!

Our Best Sellers

Shipping Now Only \$1.95

Hewlett Packard

Hewlett Packard HP 51645A 16.95ea.

Compare to: Staples: \$27.99 OfficeDepat: \$27.99

You Save: 38%

W Buy

HP 51629A 18.95ea.

Compare to: Staples: \$27.99 OfficeDepot: \$27.99

You Save 33%

W Buy

For a listing of full HP products...Click here

Lexmark

Lexmark 12A1970 18.95ea.

12A1970

Compare to: Staples: \$31.99 OfficeDepot: \$31.99

You Save: 35%

W BUY



Lexmark Lexmark 12A1980 20.95ea.

Compare to: Staples: \$40.99 OfficeDepot: \$36.99

Save up to:

45%

w Buy

For a listing of full Lexmark products...Click here

Canon

Canon BCI-21 Color 6.95ea.

Compare to: Staples: \$21.49 OfficeDepot: \$21.49

You Save: 63%

of Buy

Epson

Epson S020187 6.95ea.



Compare to: Staples: \$25.35 OfficeDepot: \$23.99

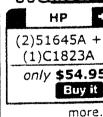
Save up to: 69%

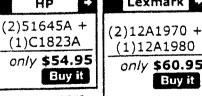
w Bay

Click for more Canon & Epson products



Epson (3)SO20187 +(2)SO200191 only \$44.95 Buy it





(1)12A1980 only \$60.95 Buy it

Lexmark C

Special Offer!!! %



Shipping now only \$1.95.

Free for orders over \$60!

Tell A Friend □



Please Help! Pass the savings on to your friends & family!

Guarantee □



No-Risk **Product** Guarantee

No Questions Asked! If you're not fully satisfied with our product, for any reason, we'll take care of you!

Inkmail 2



Save up to 40-50% on inkjet cartridges

through our mail-in refill service!

Only - \$15.00

shipping info | guarantee | your privacy | faq

Exhibit A

Complaint, page 16 of 21

Home

Help

View Cart

Free Shipping on

orders over \$75!

Shipping costs just \$2.50 on other orders!

our best sellers

Hewlett Packard

Compare to: HP 51645A - \$17.95 OfficeDepot: \$27.99

You Save:

38%

Buy

Hewlett Packard

Compare to: HP51629A - \$19.95 OfficeDepot. \$27.99

You Save: 38%

Buy

Epson

Compare to: OfficeDepot:

S020189 - \$7.95

\$27.99 You Save:

38%



Buy

Lexmark

Compare to: OfficeDepot:

\$31.99

You Save: 35%

Buy

12A1970 - \$20.95

Lexmark

Compare to: OfficeDepot: \$36.99

You Save: 45%

Canon

Compare to:

OfficeDepot:

\$23.99

12A1980 - \$22.95

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Epson

Compare to: OfficeDepot: \$27.99

S020187 - \$7.95

You Save: 38%



Buy

Epson

Compare to: OfficeDepot: S020191 - \$9.95

\$27.99 You Save:

38%



Buy

Compare to: OfficeDenot: \$21.49

63%

Canon

You Save:

Buy

You

Save: 69%

BCI-21 Color - \$7.95

Apple

Canon

BCI-21 Black - \$4.95

Compaq

Epson

Hewlett-Packard

Lexmark



customer care center

In an effort to provide the best Customer Service to our customers, we have redesigned our Customer Care Center. Check it out for yourself!

Click Here

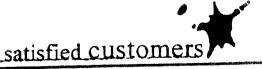


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why 00inkiets?

- Save 50-75 % off retail prices!
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Exhibit B Complaint, page 17 of 21)r your money back!

- GARTACT-US
- GUESTIONS
- SHIPPING INFO -- TELL A FRIEND -- TELL

Please click on your printer brand below



EPSON COMPAQ



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Canon

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Compare our prices...

Printer Cartridge	Our Price	Retail Price
HP 51645A	\$16.95	329.99
Epson SO20191	\$9.95	329.99
Lexmark 12A1980	\$20.95	341.99
Canon BCI-21B	\$4.95	38.99

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NEW!

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**Free Shipping On All Orders Over \$40! Only \$1.95 For Orders Under \$40

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Affiliate Program | Business/Organization sales

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Exhibit C

Complaint; page 18 of 21



Affiliate Program :: Shipping Info :: Risk-Free Product Guarantee



home

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Laser Toner :: Printer Paper :: Refill Kits :: Cleaning Cartridges

Choose YOUR InkJet... Click here...

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Ink Cartridges	2 for the price of 1!				Buy one,		
AppleCanonCompaq	Canon Printer Model	Cartridge #	Туре	الله الله الله الله الله الله الله الله	get ONE FREE!	Qty.	
• Epson					\$20.95		
• HP • Lexmark	BJC 30, 50	BCI-10	Black	\$27.95	You Save: \$7.00 AND GET ONE		Buy it
Refill Kits					FREE!		
aser Toner		*			\$20.95	***************************************	
Cleaning Cartridges Printer Paper	BJC 30, 50, 70,	BCI-11B	Black	\$23.49	You Save: \$2.54 AND GET ONE FREE!		
Info Center	80, 85				\$24.95		Buy it
Affiliates Contact Us A.Q.'s	÷ 1, 43	BCI-11C	Color	\$27.85	You Save: \$2.90 AND GET ONE FREE!	POPULATION OF SHIRLING CONTROL	
³roduct Guarantee	par appeared to				\$34.95		
legal Info Order By Mail/Fax Shipping Info	BJC 200, 1000 Series	BC-02	Black	\$38.94	You Save: \$3.99 AND GET ONE FREE!		Buy it
Tell a Friend	DE 40 DEE0				\$41.95		
	8540, 8550,	6V 3	Dinek	¢43.05	You Save: \$2.00		Buy it
	B640, Multi-Pass 800	BX-3	Black	\$43.33	AND GET ONE FREE!		
			High		\$41.95	Successive management and a	
	BJC 2000, 4000, 4100, 4200	BC-20	Capacity Black	\$45.85	You Save: \$3.90 AND GET ONE FREE!		
	Series, 4300				\$ 13.95		
	Series, 4400, 4550, BJC 5000,	BCI-21B	Black Inktank	\$18.95	You Save: \$5.00 AND GET ONE FREE!		Stuy it
	Multi-PAss 530, 2500, 3000, 3100, 5000, 5500	BCI-21C	Color Inktank	\$22.95	\$17.95 You Save: \$5.00 AND GET ONE FREE!	CONTRACTOR OF THE PROPERTY OF	
		BJI-201B	Black	\$15.29	\$13.45 You Save: \$1.84 AND GET ONE FREE!	Company of the Compan	
	BJC 600, 600E,	BJI-201C	Cyan	\$15.29	\$13.45 You Save: \$1.84 AND GET ONE FREE!	mared GOS 2 SECTION STREET	Buy it
	600EX, 620, 610	BJI-201M	Mag.	\$15.29	\$13.45 You Save: \$1.84 AND GET ONE FREE!		
		BJI-201Y	Yel.	\$15.29	\$13.45 You Save: \$1.84 AND GET ONE FREE!		
	•	BCI-3B	Black	\$29.08	\$16.95 You Save: \$11.63 AND GET ONE FREE!		
					\$16.95		
	· ~	BCI-3C	Cyan	\$29.08	You Save: \$11.63 AND GET ONE	L	



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Lexmark

12A1970

12A1980

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SO20187

5020093

HP

HP51645

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Exhibit E

Complaint, page 20 of 21



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- · Lexmark
- Xerox
- Cleaning Cartridges
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	▶ Retail: \$28.99	\$9.95	
•	Epson SO20187 ▶ Retail: \$23.99	\$6.95	BUY
Þ	Lexmark 12A1970 ▶ Retail: \$30.99	\$18.95	
>	Lexmark 12A1980 ▶ Retail: \$36.99	\$22.95	BUY
Þ	Canon BCI-21b ▶ Retail: \$8.99	\$4.95	EUY

You've Got Questions...

Canon BCI-21c

> Retail: \$21.99

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> Exhibit F Complaint, page 21 of 21