

provision, or part thereof, in such jurisdiction and shall not in any manner effect such clause or provision in any other jurisdiction, or any other clause or provision of this Agreement in any jurisdiction.

Section 13. Construction. The underlined captions accompanying the Sections are not intended, and shall not be construed, to be part of this Agreement but, rather, are mere reference aids. In the event an ambiguity or question of intent or interpretation arises, this Agreement shall be construed as though drafted jointly by the parties hereto and no presumption or burden of proof shall arise favoring any Party by virtue of the authorship of any provision of this Agreement.

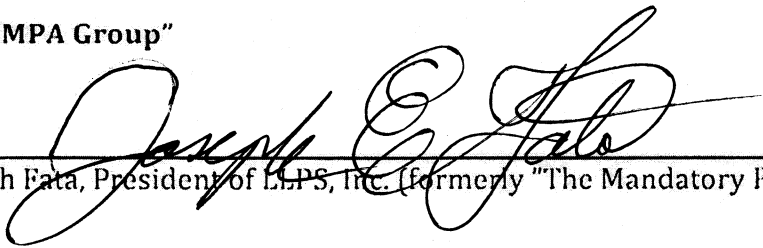
Section 14. Parties Bound. This Agreement shall be binding upon all parties hereto, their heirs, legal representatives, successors and assigns.

Section 15. Integration. This Agreement (and as to the MPA Group and the ANS Group, the parties' Settlement Agreement and Customer List Agreement) constitutes the entire agreement between the parties pertaining to the subject matters contained in it and supersedes all prior and contemporaneous agreements, representations, and understandings of the parties (but as to the MPA Group and the ANS Group, this Agreement does not supersede or amend the parties' Settlement Agreement and Customer List Agreement). The previous Scrubbing Agreement is void.

Section 16. Counterparts and Reproductions. This Agreement may be executed in counterparts, all of which shall be deemed to be originals and all of which together shall constitute one and the same agreement. Photographic, electronic, digital or facsimile reproductions of this Agreement, including signatures thereon, may be made and relied upon to the same extent as though the reproduction was an original.

IN WITNESS WHEREOF, the undersigned have hereto set their hands.

The "MPA Group"

By: 
Joseph Fata, President of L.P.S., Inc. (formerly "The Mandatory Poster Agency, Inc."),

[Signatures continued on next page.]