

YOURTRAVELBIZ.COM

IMR BILL OF RIGHTS

Pursuant to the Terms and Conditions of the Independent Marketing Representative Agreement contractually binding Your Travel Biz.com, Inc. and its Independent Marketing Representative Your Travel Biz.com has the right to issue Policies and Procedures which, when published to the Independent Marketing Representative of the company become binding provisions of the Independent Marketing Representative Agreement, binding both the Independent Marketing Representative and Your Travel Biz.com. Pursuant to the foregoing authority granted to it in the Independent Marketing Representative Agreement, Your Travel Biz.com does hereby publish this **INDEPENDENT MARKETING REPRESENTATIVE BILL OF RIGHTS** which shall become a provision in the Independent Marketing Representative agreements both heretofore and hereafter entered into between Your Travel Biz.com and its Independent Marketing Representative, effective this 1st day of September 2005.

PREAMBLE

Since the beginnings of modern era network marketing over 50 years ago, and continuing through the present date, it has been the promise of network marketing that when a Independent Marketing Representative builds a sales organization from which they derive a residual monthly income that, having built a sales organization and having become entitled to residual income from their personal sales and from the sales of their downline organization, the Independent Marketing Representative will continue to receive the fruits of their labor by way of continuing receipt of residual commission income.

This “promise” has yet to be fulfilled by any company in the network marketing industry. The intervening events which keep this promise from being kept by network marketing companies, and benefited from by their Independent Marketing Representatives, are many and varied and include events such as cessation of network marketing, corporate bankruptcy, sale of the corporate business, sale of the revenue streams generating residual commissions, and the outright termination of residual commissions by the company.

The results of such intervening events to Independent Marketing Representative and their families are often calamitous, causing serious

economic consequences to the Independent Marketing Representative and their families and sometimes the destruction of families. Your Travel Biz.com is firmly resolved that its present and future Independent Marketing Representative shall not suffer such consequences and that for the first time in the network marketing industry a network marketing company, Your Travel Biz.com, shall keep the promise to its Independent Marketing Representative of uninterrupted residual commissions.

Pursuant to this firm resolution Your Travel Biz.com adopts and implements the following Bill of Rights for its present and future Independent Marketing Representative.

1. This Policy and Procedure is not subject to future modification by Your Travel Biz.com, its heirs, successors and assigns.
2. The term “residual commissions” shall mean those commissions and the amounts thereof currently earned as of September 1, 2005.
3. Your Travel Biz.com shall not, ever, reduce the IMR residual commissions in effect on September 1, 2005.
4. So long as they are commission qualified pursuant to the Your Travel Biz.com Compensation Plan, present and future Independent Marketing Representatives of Your Travel Biz.com shall be deemed to have fully and unconditionally earned all residual commissions upon the monthly revenues paid by RTA’s established by themselves and by Independent Marketing Representatives in their commissionable downline, subject only to future monthly payments being made by the RTA’s commissionable to them.
5. No present or future Independent Marketing Representative of Your Travel Biz.com may be divested of the foregoing right to receive residual commissions except upon the voluntary termination of their Independent Marketing Representative status, or their involuntary termination as a Independent Marketing Representative for cause and pursuant to the procedures of Your Travel Biz.com in connection with the involuntary termination of Independent Marketing Representative status for cause.

6. No cessation of network marketing sales, bankruptcy proceedings, or sale or assignment of the right to receive future RTA monthly revenues, or other act or occurrence whatsoever, shall be deemed to defeat or otherwise be superior to the right of the present and future Independent Marketing Representative of Your Travel Biz.com to receive residual commissions as set forth herein.
7. No fee, purchase or renewal of Independent Marketing Representative status shall ever be required of present and future Independent Marketing Representative of Your Travel Biz.com as a condition of their receipt of future residual commissions.
8. In order to further secure, provide and protect the rights of its present and future Independent Marketing Representative to receive residual commissions as set forth in this Policy and Procedure, Your Travel Biz.com has filed with the offices of the Secretary of States of Illinois, and of New Jersey, a UCC-1 Financing statement securing to all present and future Independent Marketing Representative of Your Travel Biz.com their residual commissions upon future RTA monthly payments.

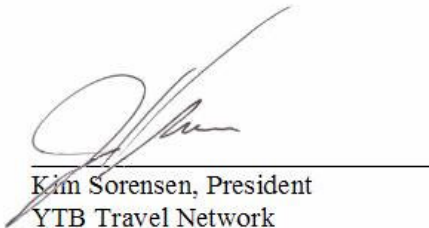
Dated this 1stth day of September, 2005.



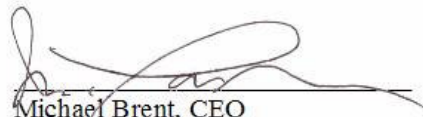
J. Lloyd Tomer, Chairman
Board of Directors of YTBI, Inc.



Scott Tomer, President & CEO
YourTravelBiz.com



Kim Sorensen, President
YTB Travel Network



Michael Brent, CEO
YTBI, Inc.