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## News Release

### US FEDERAL DISTRICT COURT DECISION RE-AFFIRMS DEBT RESOLVE'S PATENT PROTECTION

**White Plains, NY (December 7, 2006)** – Debt Resolve, Inc. (AMEX:DRV) of White Plains, New York, announced that a recent ruling by the U.S. Federal District Court in New Jersey has upheld the company's patent. The ruling held that certain online dispute resolution systems provided by the National Arbitration Forum (NAF) infringe asserted claims of U.S. Patent No. 6,330, 551 ('551 Patent), and will be enjoined. This major patent infringement case, titled *Cybersettle v. NAF*, reaffirms Debt Resolve's patent protection, since Debt Resolve and Cybersettle both have rights under the same patent; Cybersettle for insurance; Debt Resolve for settlement of consumer debt. NAF, which had earlier admitted the validity of those patent claims, is a Minnesota-based company involved in alternative dispute resolution, including settling disputes concerning consumer and commercial debt.

"We applaud the court's decision, which enhances our position as the undisputed leader in online debt collection. Debt Resolve's model allows debtors to make offers that they can pay which are then compared by our computer system in an automated fashion against a floor number that the client places into our online system," said James D. Burchetta, Chairman and CEO. "We believe our revolutionary, patented process substantially reduces the cost of collection and results in higher collections than expected on a given portfolio of debt. When you leave debtors alone, treat them with respect and direct them to our safe, secure and easy-to-use website, they will do amazing things, like update contact information, make offers that settle over 50% of the time, and settle for over 30% more than expected. All at a cost savings of at least 1/3. That is the Debt Resolve advantage. These results can only be achieved by using our patented system."

Debt Resolve's first-of-a-kind suite of online collection tools for the settlement of delinquent debt is protected by the '551 Patent, and is also protected by U.S. Patent Nos. 6,954,741 and 6,850,918. Debt Resolve's patented method gives the company a distinct competitive advantage over other online debt collection competitors because it substantially reduces the cost of collection and allows users to collect more money than expected on a given portfolio of debt. The company intends to vigorously defend its patent and intellectual property rights, which have been granted in numerous countries worldwide, including the U.K.

#### **About Debt Resolve, Inc.**

Selected as one of the top 100 technology companies in the collection industry by "Collection Advisor" Magazine, Debt Resolve, Inc. provides lenders, collection agencies, debt buyers and any holder of consumer accounts receivables a patented online bidding platform and a suite of tools for the resolution and settlement of consumer debt. As a new channel, which can be used at all stages of collection and recovery, this platform gives companies a way to effectively collect more delinquent consumer debt and contact customers who would otherwise avoid other communication channels, while maintaining positive relationships with their customers. The Debt

Resolve system was developed by experts in the consumer credit, internet technology, and collection industries. The company is headquartered in White Plains, New York.  
[www.debtresolve.com](http://www.debtresolve.com)

**Forward Looking Statement**

This report contains forward-looking statements within the meaning of Section 21E of the Securities Exchange Act of 1934. These forward-looking statements are based largely on Debt Resolve's expectations and are subject to a number of risks and uncertainties, certain of which are beyond Debt Resolve's control. Actual results could differ materially from these forward-looking statements as a result of, among other factors, competitive conditions in the industries in which Debt Resolve, Inc. and general economic conditions that are less favorable than expected. In light of these risks and uncertainties, there can be no assurance that the forward-looking information contained in this respect will in fact occur.

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