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(54) Title of the Invention: **System and method for facilitating the lending of digital content using contacts lists**
 Abstract Title: **System and method for facilitating the lending of digital content using contacts lists**

(57) A system and method for lending digital content in which a user employs her contacts list to lend and borrow the digital content. The lender initiates the lending process using her local device by generating a lending offer. The lending offer contains an identification of the lender, an identification of the contact and an identification of the digital content to be lent. The server processes the lending offer from the lender and generates a lending offer email/notification. The lending offer email/notification is sent to the potential lendee. The lending offer email contains a lending offer ID and an encrypted security hash code that uniquely identifies the lending offer. The potential lendee can click on the URL contained in the email or respond the lending offer notification to accept the loan. The server processes this acceptance by the lendee and transfers the loaned copy of the digital content to the lendee.

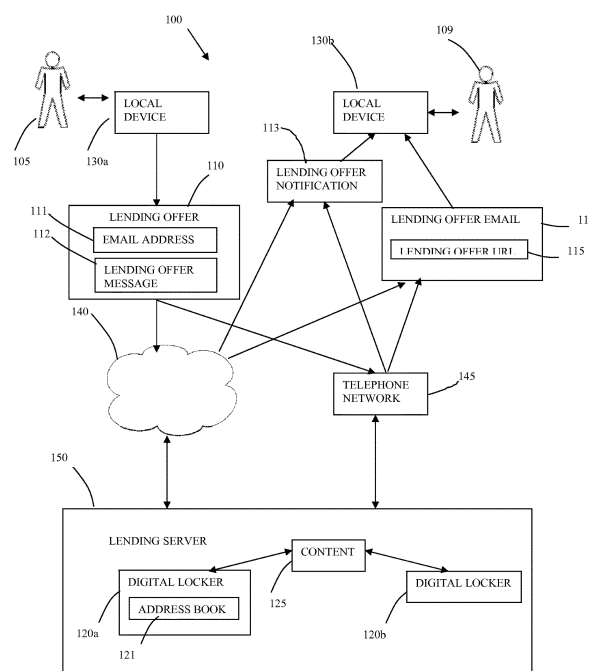


FIGURE 1