

March 6, 2006

Mike Ginsberg, President & CEO  
Brian Greenberg, Managing Director  
Kaulkin Ginsberg Company  
8120 Woodmont Avenue  
Bethesda, MD 20814

Dear Mike and Brian,

We wanted to let you know that we appreciated the excellent work of the entire team at Kaulkin Ginsberg. Your insight and experience gave us confidence that your team would represent us in a professional and business-like manner; always respecting the fact that we built our company from the "ground up" and it was a difficult decision that we would have to make to sell our company.

As the owners of a relatively large company, we were contacted frequently by individuals expressing an interest in our business. It was not unusual for us to meet with interested parties; but when we decided to get serious about selling our company, we called you. When we contacted you, we were already in discussions with one buyer, a well-funded, publicly traded company from a related industry with a long track record of making acquisitions. They were intent on making us their platform company in the debt collection industry. We brought you in to make sure the offer was the best offer we could get for ourselves and for our management team. There is no doubt in our minds that contacting Kaulkin Ginsberg was the best move we made.

We all determined that the potential buyer was not able to complete our deal as promised, and within about 2 weeks, you introduced us to a small handful of very interested and qualified buyers. A few weeks later we had multiple offers and were able to make an informed decision as to which folks we wanted to move forward with. Ultimately, your process, tenacity and advice resulted in a deal with a very good company. In addition, our management team remained intact and now has equity in the company, which brings us great pride.

Equally as important, not one word leaked out about our potential sale. In an industry where rumors have been known to spread pretty quickly, you are truly experts at maintaining confidentiality.

We are confident that your involvement expedited the closing of this deal. Thanks again for your efforts. We would hire you again in a heartbeat and would advise our friends and colleagues to do so as well.

Sincerely,



Pete Nance

R. T. Cardwell