



CREDIT BUREAU SYSTEMS, INC.

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March 14, 2005

Mr. Brian Greenberg
Managing Director
Kaulkin Ginsburg
8120 Woodmont Avenue, Suite 700
Bethesda, MD 20814

Re: Kaulkin Ginsburg Services

Dear Brian:

Our recent engagement of Kaulkin Ginsburg for the purposes of performing a Business Valuation for our shareholders prompts this letter.

As you know, we asked that KG perform a valuation that attempted to establish a fair market value for buyers and sellers alike with no consideration for who had engaged your firm, who might benefit, and most importantly whether or not KG would be engaged later to assist in a merger or acquisition.

We could not have been more pleased with the methodology used in the valuation and truly believe that the valuation represented an unbiased, conservative, and reasonable representation of our company's value for each shareholder.

Additionally, and unbeknownst to you, I recently had the occasion to utilize Kaulkin Ginsburg's Employment Search at the Collectionindustry.com web site. Skeptical would best describe my hope for actually finding talent on the site, especially at a price of \$89.00 for the listing of our job description. Pleasantly surprised was how I felt after receiving scores of replies to the job posting and eventually hiring a candidate from the responses for our Management Team.

Please pass along my thanks and appreciation to the staff members that worked on our valuation and know that we appreciate the business relationship with Kaulkin Ginsburg.

Very Truly,

Wm. Mark Edwards
President/CEO
Credit Bureau Systems, Inc.