



October 6, 2004

Mr. Mike Ginsberg, President
Kaulkin Ginsberg Company
8120 Woodmont Ave.
Suite 700
Bethesda, MD 20814

Dear Mike:

Thank you for the work of your firm on the recent sale of our Brazilian collection business to Marlin Capital. In all respects this was a difficult sale; a remote market, a unique business environment, some challenging technical and financial nuances to the transaction. In all regards your team performed admirably.

You successfully brought together a buyer and seller that would not have found each other without the benefit of your extensive network of industry professionals and a strong knowledge of the strategic objectives of both participants. You facilitated a win/win outcome.

We appreciate your counsel and assistance and hope to work with you and your team again in the future.

Sincerely,

Doug R. Wilwerding,
CEO