



October 4, 2007

Mr. Tom Steed
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Dear Tom:

Let me take this opportunity to tell you how much we appreciate your company and the way that you address our needs.

We've used many different collection agencies (mostly large companies with many offices over the country) in the past and never received the personal attention and dedication to detail that we have received from you and your employees. Donna is a pure delight to work with as is Becky.

We really appreciate the fact that you are not quick to turn accounts over to litigation lawyers but are willing to go the extra mile to collect the money yourselves. We appreciate the way that you treat our customers with respect even when they may not return the favor.

We appreciate the fact that you collect more than 60% of the accounts that we place with you in a reasonable amount of time – even accounts that we were ready to charge off and forget about.

Tom, you and your staff are a vital, dedicated, and efficient extension of our office staff here. I get calls every week from other collection agencies that are after our business. I ask them a few key questions –

1. Will we get personal attention whenever we call?
2. Will I always be able to speak to the same people?
3. Do you have a web based interface system where I can read and update notes whenever needed?
4. Will you promise me a 60% or better collection rate?

While they may be able to answer yes to one or two of the questions, they can never answer yes to all of them.

We look forward to many more mutually beneficial, productive years of business with Money Management Associates.

Best Regards,

A handwritten signature in cursive script that reads "Ellen C. Beebe".

Ellen C. Beebe
Financial Services