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August 15, 2006

To Whom It May Concern:

This is a letter of reference for Alliance Collection Services, Inc.

Our office has been with them as our only agent for collection of accounts that were in default for over years. They have exhibited a professionalism that is given to all clients by everyone in the business. It is true from the receptionist that answers the phone to the president of the company that follows what happens very closely.

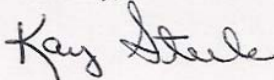
We have had numerous occasions to speak with people that make up this business and feel that they are ones to follow through on their pledge to collect our accounts.

No matter how long you are in business with a company there are always problems. We have been satisfied with the steps taken to resolve each of the problems as they are presented. It makes no difference if it is a problem that we have caused or a problem on their side. They have people like Ken Delaney and Courtney that are professionals and will find some way to solve the problem. That is a mark of someone that knows their business.

We have been impressed with the dedication of the collectors in further education on how to do their job. There are classes that you take to become certified and they have people on their staff that have gone the extra mile and taken the classes. Then the certifications were next on the list for them to do.

The bottom line is that we would recommend this firm to you. We have had other collections agencies; truly no other agency has stood out as a superior agency, as ACSI.

Sincerely,



Kay Steele,  
Practice Administrator