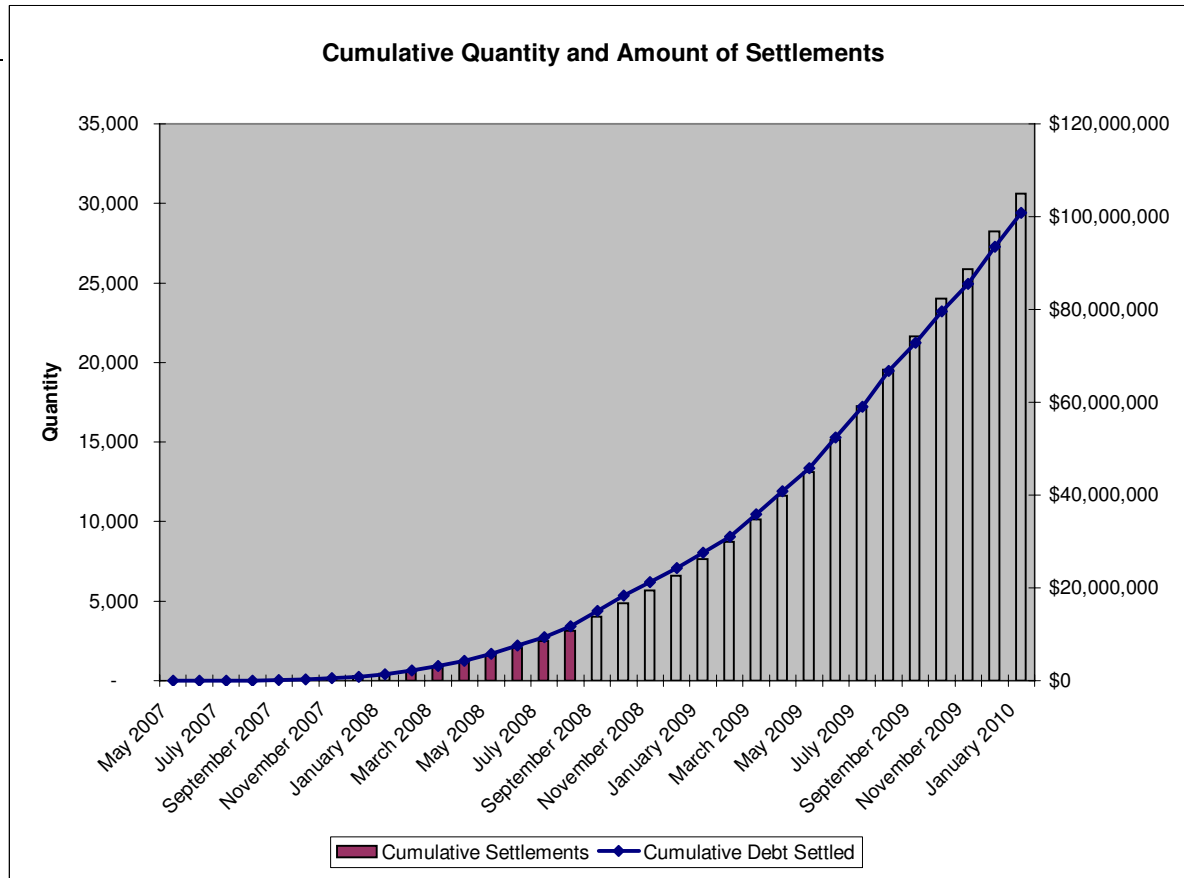


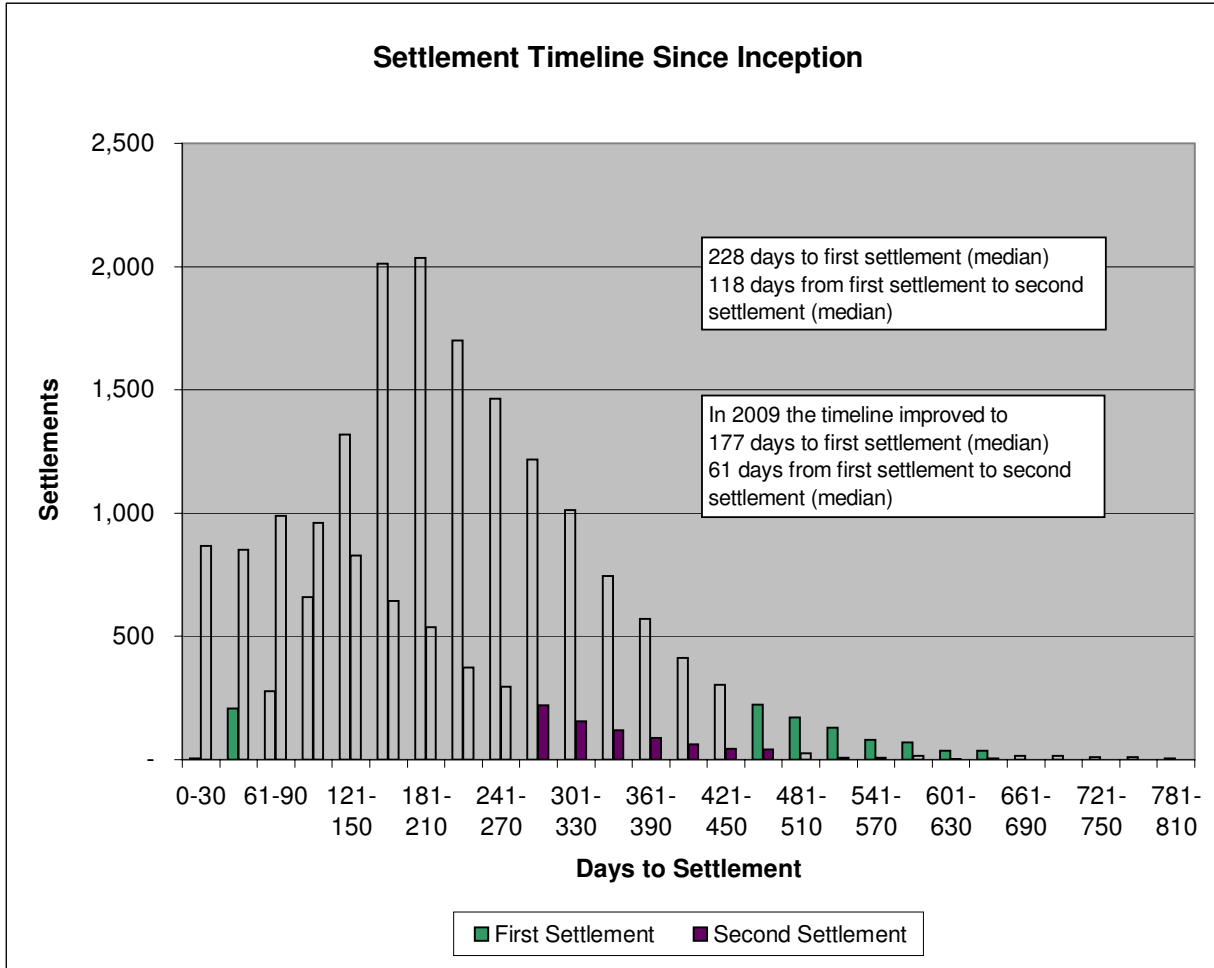
## The Value to Near-Bankrupt Debtors of the Cumulative Quantity and Dollar Amount of Settlements Attorneys Realize for Their Clients Utilizing Morgan Drexen, Inc.'s Outsourced Paraprofessional Support

Month	Cumulative Settlements	Cumulative Debt Settled
May 2007	-	-
June 2007	2	4,255
July 2007	5	16,555
August 2007	13	41,605
September 2007	31	95,114
October 2007	86	223,977
November 2007	176	521,128
December 2007	290	858,554
January 2008	436	1,439,353
February 2008	621	2,145,824
March 2008	876	3,162,809
April 2008	1,176	4,301,536
May 2008	1,571	5,735,197
June 2008	2,040	7,637,885
July 2008	2,514	9,368,432
August 2008	3,156	11,770,541
September 2008	4,038	14,993,838
October 2008	4,866	18,277,888
November 2008	5,672	21,212,340
December 2008	6,592	24,214,217
January 2009	7,633	27,628,056
February 2009	8,715	31,087,855
March 2009	10,133	35,913,500
April 2009	11,640	40,772,880
May 2009	13,126	45,733,798
June 2009	15,146	52,405,582
July 2009	17,251	59,067,156
August 2009	19,557	66,808,062
September 2009	21,651	72,815,077
October 2009	24,015	79,517,379
November 2009	25,863	85,567,832
December 2009	28,252	93,486,048
January 2010	30,601	100,879,197



^ There is a correlation between the number of debts settled and the total dollar amount of the debts settled. This is so, in part, due to the duration of services, the amount of funds in an attorney's trust account available to settle debts, the greater incremental discounts available due to the overall volume and velocity of settlements, and Morgan Drexen's increased proprietary "know how" that has developed over time. The chart depicts cumulative completed settlements since program inception through January 2010. As of February 15, 2010, Morgan Drexen, Inc. in conjunction with the attorneys, have settled over 31,400 debts for over \$103.2 million in debt for \$39.5 million or approximately 38.25%.

## Settlement Timeline For Law Firm Clients whose Attorneys Utilized Morgan Drexen, Inc.'s Outsourced Paraprofessional or Other Services

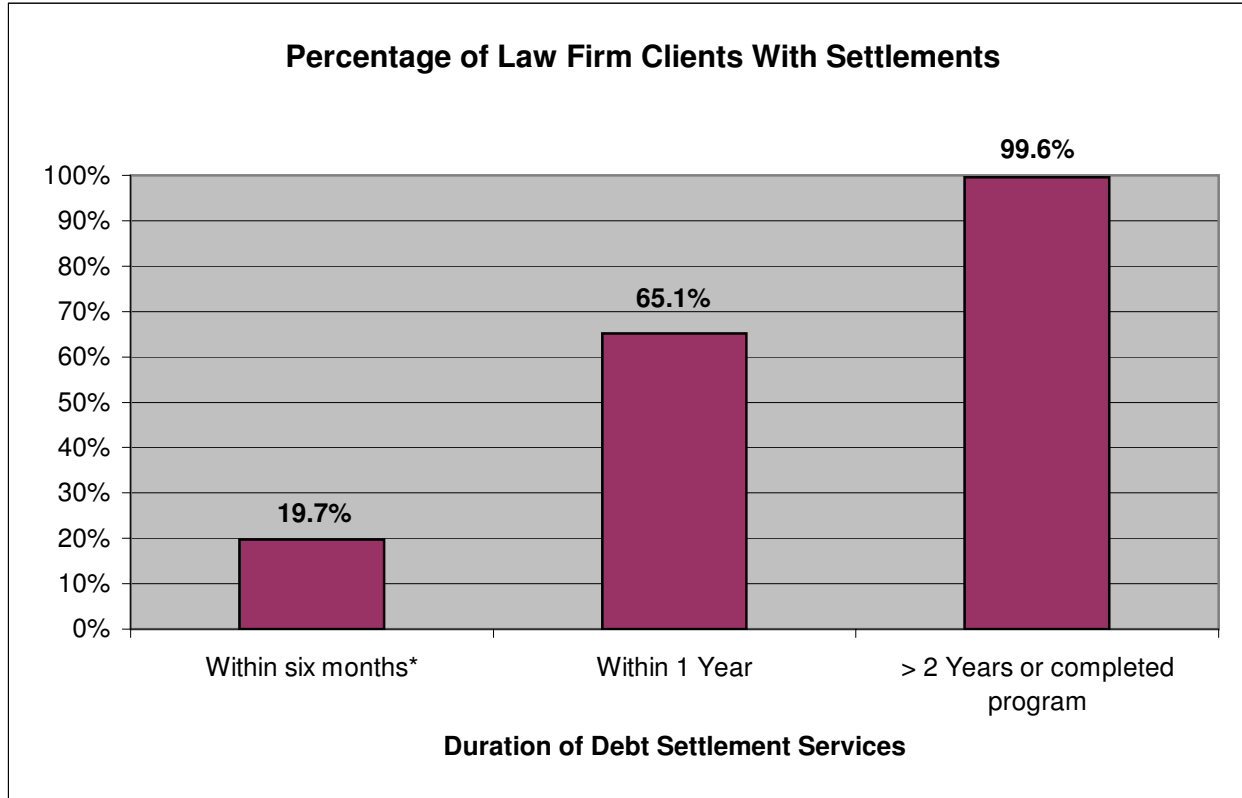


Settlements demonstrate successful milestones on the path to relieving the law firm client's unsecured debt. The first settlement occurs at a median of 228 days from the law firm's client's contract date, which provides for use of Morgan Drexen's outsourced professional services. The second settlement is reached within 118 days from the first settlement.

In 2009 we instituted several improvements that decrease the time to that critical first settlement. For law firm clients who first engaged their attorney in 2009, the time to the first settlement improved to a median of 177 days. Additionally, the median number of days from first settlement to second settlement improved to 61 days.

## Percentage Of Law Firm Clients With Settlements

Within six months*	19.7%
Within 1 Year	65.1%
> 2 Years or completed program	99.6%



Over 19.7% of all current law firm clients who engaged an attorney that utilized Morgan Drexen's services had achieved settlements within the first six months. By the end of the first year of representation, the percentage of law firm clients with settlements increased to 65.1% and almost 100% by the time the law firm client completed 2 years of debt settlement services.

\* The data used in the calculation for the category "Within six months" was derived from law firm clients who engaged an attorney that utilized Morgan Drexen, Inc.'s services from the most recently completed 12 months (March 1, 2009 through February 2010) in order to reflect current operations. Data used in the calculation of the other categories is from inception of Morgan Drexen, Inc.