

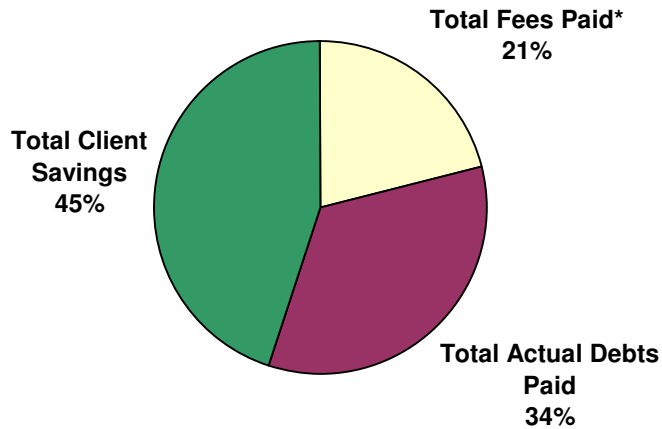
Net Financial Benefits to Law Firm Clients

Total Fees Paid*
21%

Total Actual Debts Paid
34%

Total Client Savings
45%

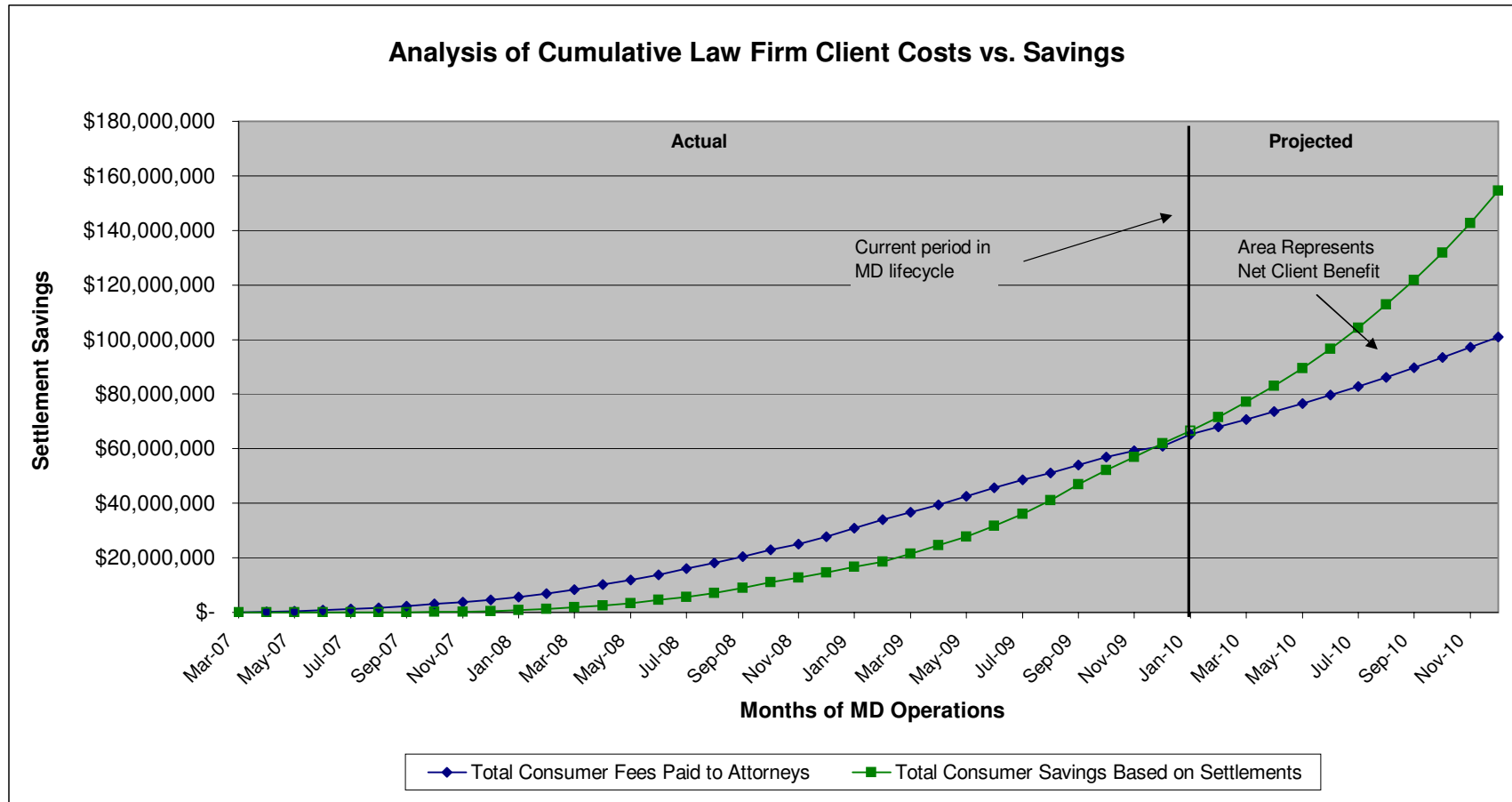
Financial Allocation of Law Firm Clients Utilizing Morgan Drexen's Services Under an Attorney's Responsibility



The above chart demonstrates the total law firm client savings versus the total fees paid for debt settlement services performed by an attorney for clients utilizing Morgan Drexen, Inc.'s services and represents the net benefit to consumer welfare. For those law firm clients who have completed the program, the total clients savings was over 213% of the total fees paid. Data is as of January 31, 2010.

* Law firm clients may pay fees for other legal services performed by their attorneys, such as advocacy services in collection litigation. This chart excludes such other fees.

Analysis of Cumulative Law Firm Client Costs Versus Savings



The above chart compares total cumulative law firm client's fees to total cumulative client savings for all such clients since inception of engagement. Total client savings and client costs are projected based on the recent trends of client costs and net client savings. Total cumulative net client savings became positive in December and are projected to significantly increase as more settlements are negotiated on behalf of clients. Additionally, more clients are continuously entering the debt settlement process and the time to reach the critical first settlement milestone is decreasing. See Exhibit E-4.

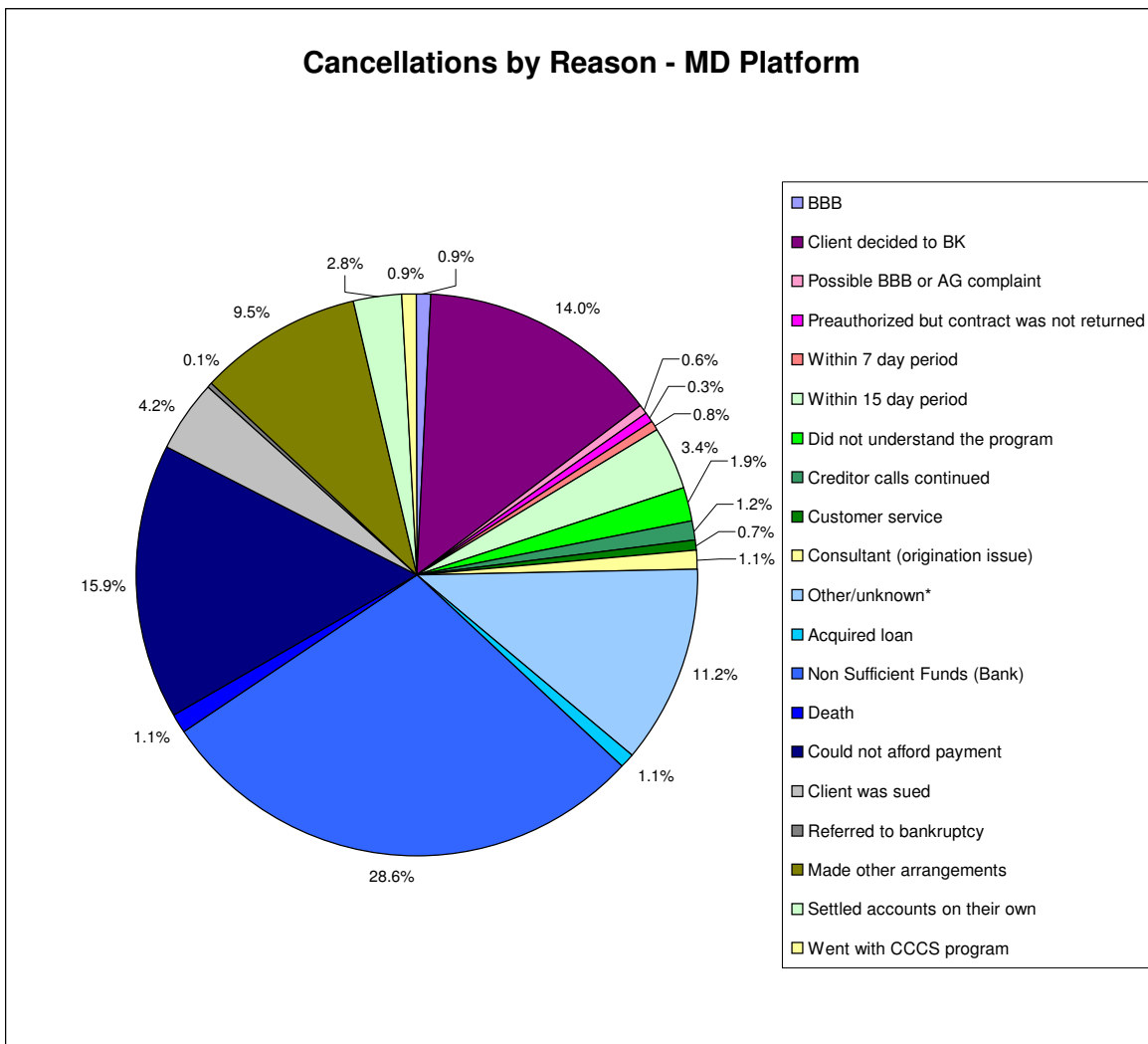
Note: Client costs do not include other legal fees for services such as in-court advocacy and other unrelated legal services. Data is as of January 31, 2010.

Law Firm Client Reasons for Discontinuing Services

Cancellation Reason

Percentage of Total

BBB	0.9%
Client decided to BK	14.0%
Possible BBB or AG complaint	0.6%
Preauthorized but contract was not returned	0.3%
Within 7 day period	0.8%
Within 15 day period	3.4%
Did not understand the program	1.9%
Creditor calls continued	1.2%
Customer service	0.7%
Consultant (origination issue)	1.1%
Other/unknown*	11.2%
Acquired loan	1.1%
Non Sufficient Funds (Bank)	28.6%
Death	1.1%
Could not afford payment	15.9%
Client was sued	4.2%
Referred to bankruptcy	0.1%
Made other arrangements	9.5%
Settled accounts on their own	2.8%
Went with CCCS program	0.9%



The above represents reasons for law firm clients discontinuing the debt settlement process. The data was gathered from exit surveys at the time the consumer left the program.

* Because law firm clients may choose not to disclose the reason for discontinuing with debt settlement services the lack of any indication is referenced as "Other/unknown".