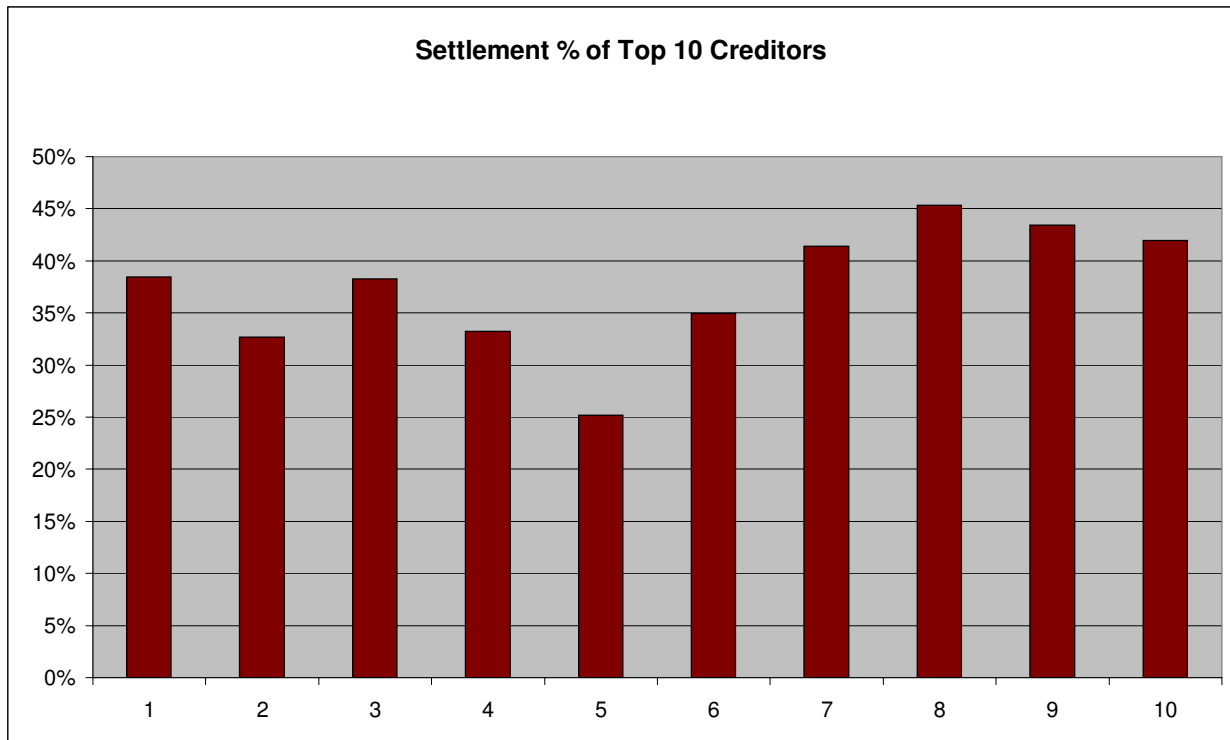
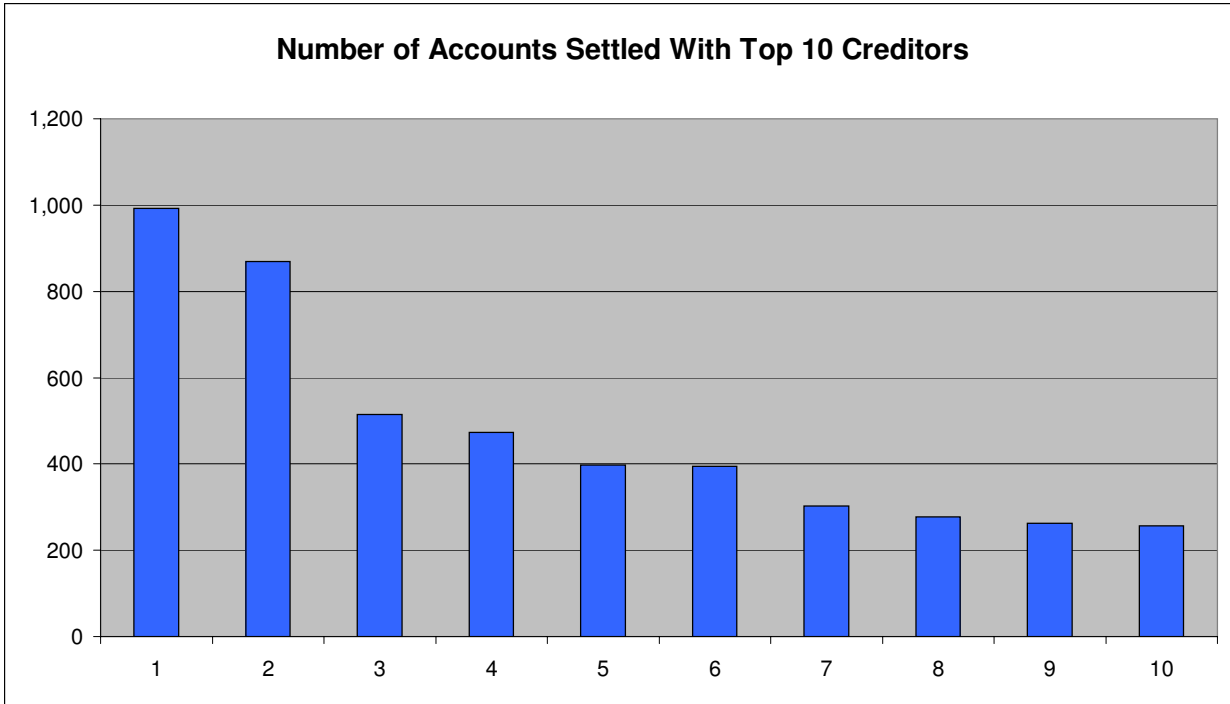
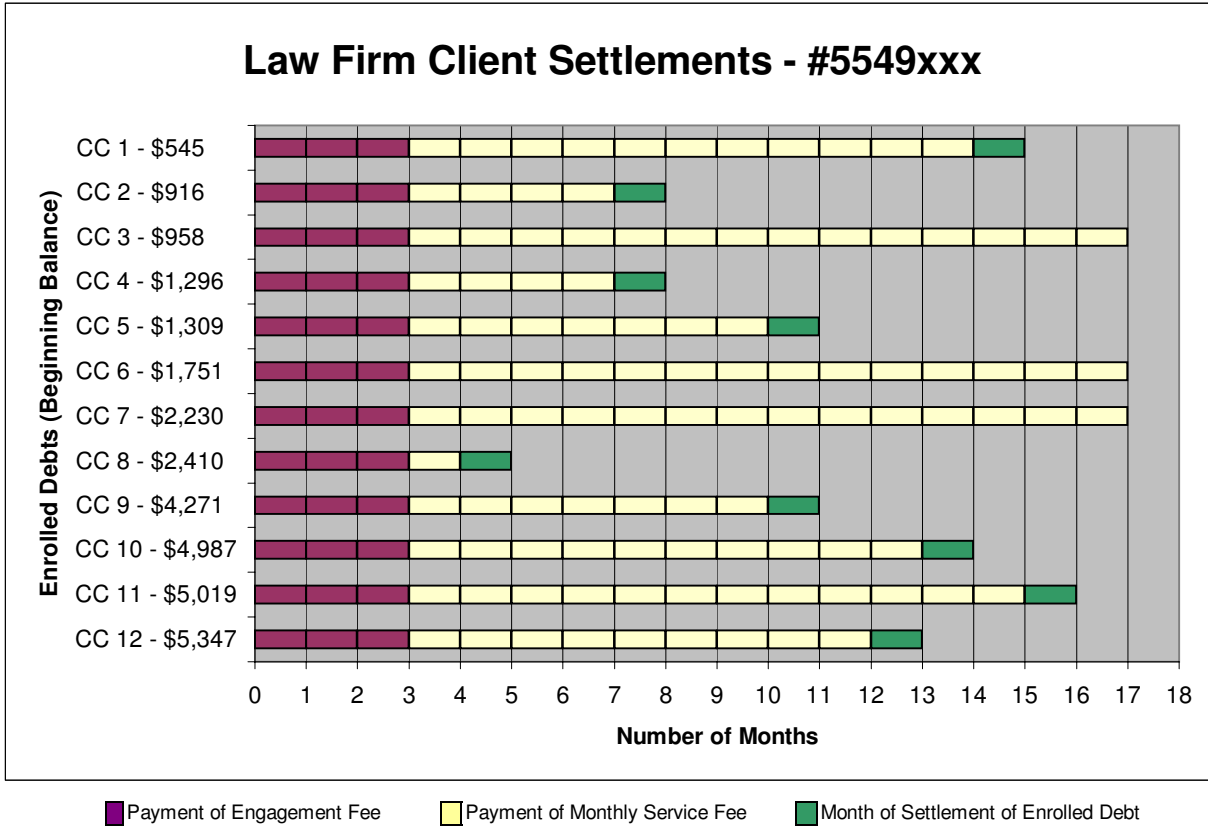


Settlement Analysis of Top 10 Creditors Out of Over 3,300

Creditor	Number of Settled Accounts	Total Debt Amount	Settlement Amount	Settlement Percentage
1	992	\$ 3,565,403	\$ 1,370,258	38.43%
2	869	\$ 3,030,575	\$ 990,374	32.68%
3	515	\$ 1,650,580	\$ 632,046	38.29%
4	473	\$ 1,935,689	\$ 642,882	33.21%
5	397	\$ 3,029,321	\$ 762,407	25.17%
6	395	\$ 736,843	\$ 257,615	34.96%
7	302	\$ 1,381,613	\$ 571,588	41.37%
8	277	\$ 276,893	\$ 125,599	45.36%
9	263	\$ 571,065	\$ 247,828	43.40%
10	257	\$ 443,597	\$ 185,982	41.93%



Representative Portrayal of a Law Firm Client Who Disengaged From Debt Settlement Services Before Settling All Unsecured Debts

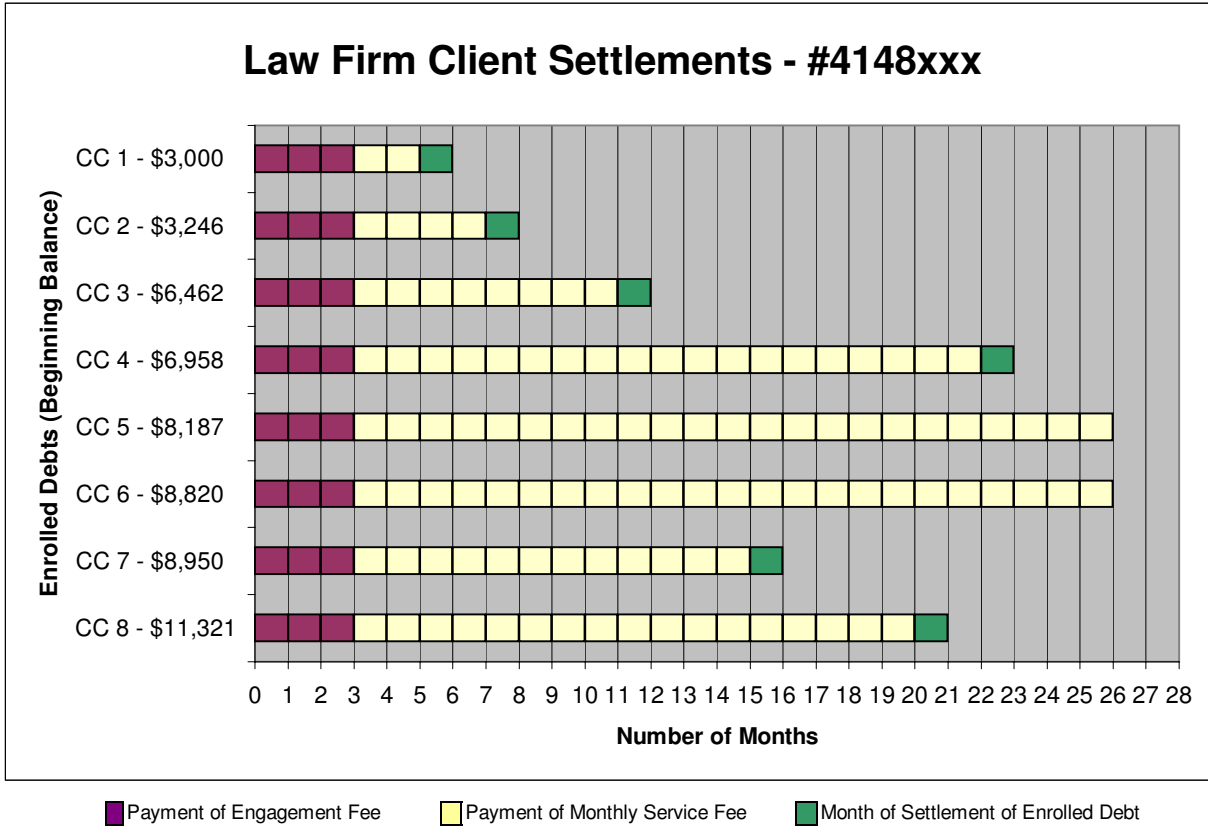


The above chart depicts the portrayal of an actual law firm client throughout the debt settlement process and is representative of over 2,000 law firm clients who discontinued debt settlement services before settling all unsecured debts. The typical law firm client will engage the attorney for settlement services for multiple debts. The time before settlement of each debt varies based on the amount owed, the monthly payment the client can afford, and the settlement percentage negotiated. The law firm client enrolled 12 unsecured debts with the attorney and discontinued services after successfully settling 9 of the 12 debts, which accounted for 84% of his total unsecured debts and net savings of more than \$8,000.

Often a law firm client will achieve multiple settlements, but some clients may discontinue from the process before all debts are settled. If a client's circumstances improve as a direct consequence of numerous settlements there may be an incentive to discontinue debt settlement services and to handle the remaining unsecured debts without an attorney's assistance. This appears to be a function of the law firm client wishing to handle the final settlements on their own, a change in their situation such as benefitting from modification of a mortgage loan under the Obama Administration's Mortgage Relief Act, a positive change in employment, a reduction in abusive telephone calls from creditors, or a desire to keep a few credit cards open and to continue with payments on their own. This is logical because rather than attempt to establish new credit, having existing credit cards may facilitate the return to normalization of creditworthiness.

Morgan Drexen, Inc. deems this client's discontinuation a "success". We believe it is analogous to a patient receiving treatments from a physician, feeling better and discontinuing the treatments with the physician.

Representative Portrayal of a Law Firm Client Who Disengaged From Debt Settlement Services Before Settling All Unsecured Debts



The above chart depicts the portrayal of an actual law firm client throughout the debt settlement process and is representative of over 2,000 law firm clients who discontinued debt settlement services before settling all unsecured debts. The typical law firm client will engage the attorney for settlement services for multiple debts. The time before settlement of each debt varies based on the amount owed, the monthly payment the client can afford, and the settlement percentage negotiated. The law firm client enrolled eight unsecured debts with the attorney and discontinued services after successfully settling six of the eight, which accounted for 70% of his total unsecured debts and net savings of more than \$15,000.

Often a law firm client will achieve multiple settlements, but some clients may discontinue from the process before all debts are settled. If a client's circumstances improve as a direct consequence of numerous settlements there may be an incentive to discontinue debt settlement services and to handle the remaining unsecured debts without an attorney's assistance. This appears to be a function of the law firm client wishing to handle the final settlements on their own, a change in their situation such as benefitting from modification of a mortgage loan under the Obama Administration's Mortgage Relief Act, a positive change in employment, a reduction in abusive telephone calls from creditors, or a desire to keep a few credit cards open and to continue with payments on their own. This is logical because rather than attempt to establish new credit, having existing credit cards may facilitate the return to normalization of creditworthiness.

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