

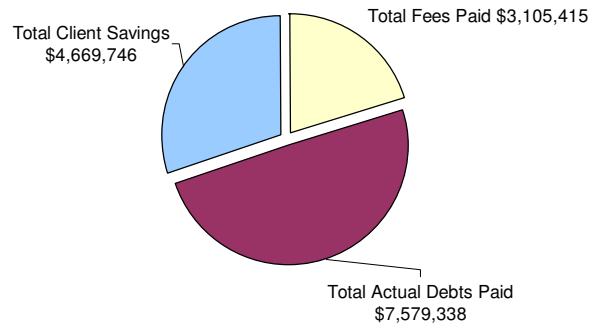
Total Balance of Accounts
\$ 15,354,498.81 \$

Total Fees Paid
3,105,414.64 \$

Total Actual Debts Paid
7,579,338.12 \$

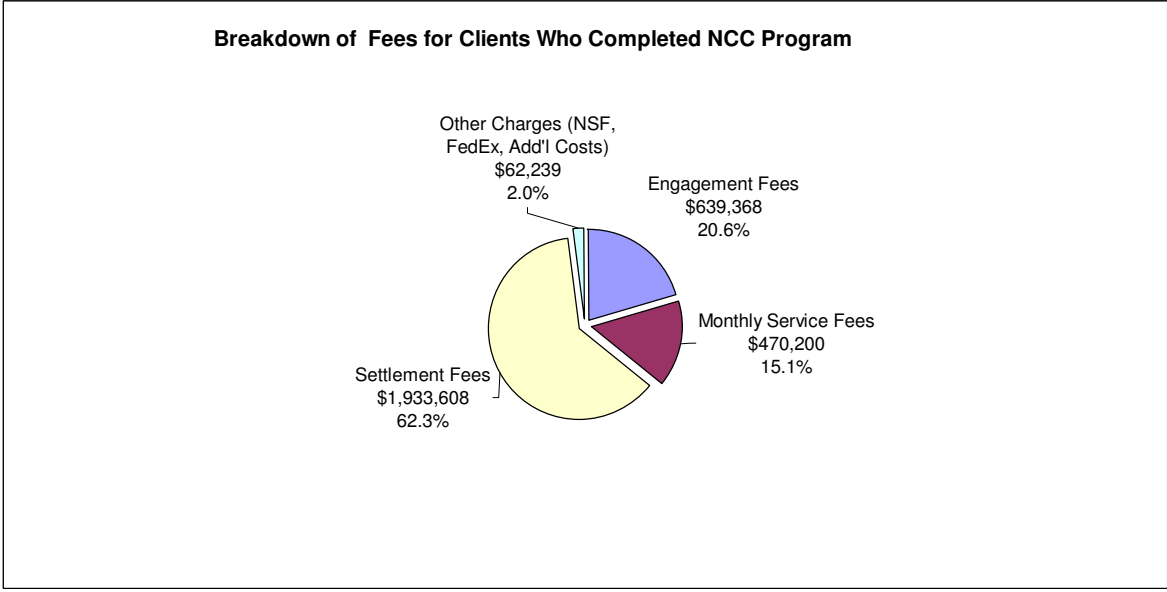
Total Client Savings
4,669,746.05

Dollar Allocation For Clients Who Completed NCC Program



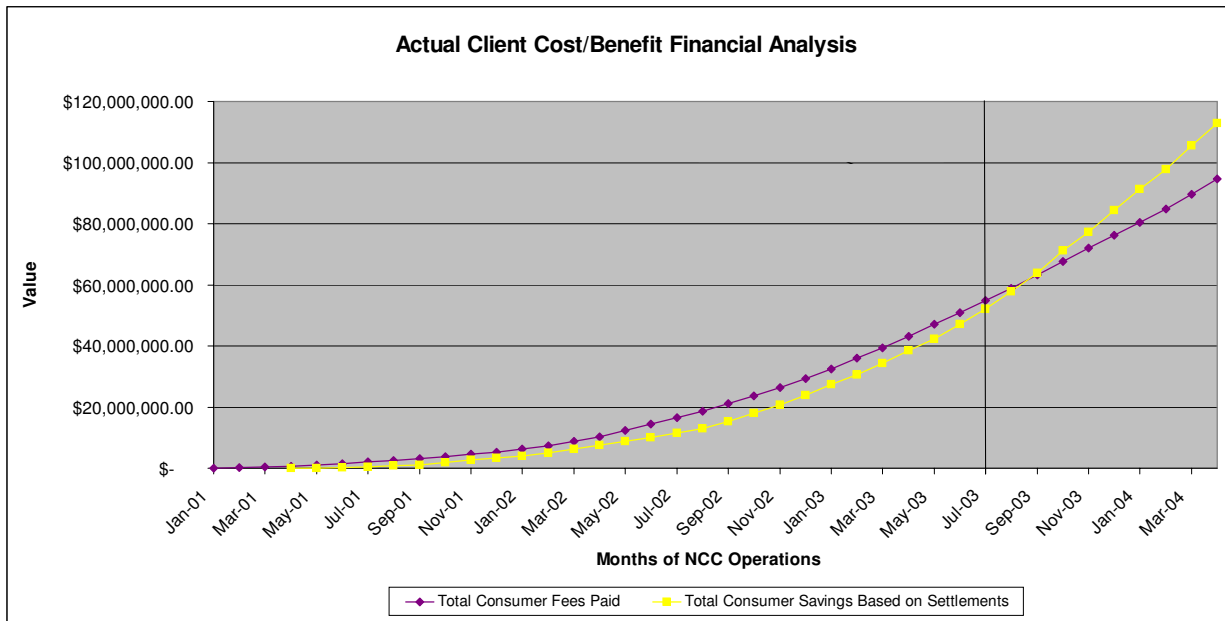
The above chart demonstrates the total client savings versus the total fees paid in the program. For those clients who have completed the program, the total clients savings was over \$4.6 million compared to \$3.1 in fees.

	Engagement Fees	Monthly Service Fees	Settlement Fees	Other Charges (NSF, FedEx, Add'l Costs)	
\$	639,368.25	470,200.00	1,933,607.55	62,238.84	\$ 3,105,414.64
	20.6%	15.1%	62.3%	2.0%	



The above chart demonstrates the allocation of client fees by type of charge. Fees charged for settlements represented more than 62% of all fees collected.

Month	Total Consumer Fees Paid to NCC	A/R	Monthly Fees Realized	Total Fees Realized	Total Balance	Total Paid to Creditor	Total Savings	Cumul. Total Savings
Jan-01	\$ 80,772.83	\$ 44,535.83	\$ 36,237.00	\$ 36,237.00				
Feb-01	\$ 245,470.92	\$ 119,396.79	\$ 126,074.13	\$ 162,311.13				
Mar-01	\$ 339,677.35	\$ 84,711.02	\$ 254,966.33	\$ 417,277.46				
Apr-01	\$ 500,050.14	\$ 215,000.05	\$ 285,050.09	\$ 702,327.55	\$ 2,767.00	\$ 500.00	\$ 2,267.00	\$ 2,267.00
May-01	\$ 490,839.97	\$ 109,455.55	\$ 381,384.42	\$ 1,083,711.97	\$ 18,393.74	\$ 7,542.11	\$ 10,851.63	\$ 13,118.63
Jun-01	\$ 488,375.41	\$ 97,299.94	\$ 391,075.47	\$ 1,474,787.44	\$ 276,537.84	\$ 101,045.56	\$ 175,492.28	\$ 188,610.91
Jul-01	\$ 688,860.18	\$ 157,422.12	\$ 531,438.06	\$ 2,006,225.50	\$ 408,438.61	\$ 159,391.74	\$ 249,046.87	\$ 437,657.78
Aug-01	\$ 733,085.85	\$ 145,712.61	\$ 587,373.24	\$ 2,593,598.74	\$ 698,644.74	\$ 268,850.62	\$ 429,794.12	\$ 867,451.90
Sep-01	\$ 625,657.80	\$ 95,732.20	\$ 529,925.60	\$ 3,123,524.34	\$ 424,586.06	\$ 156,020.69	\$ 268,565.37	\$ 1,136,017.27
Oct-01	\$ 936,149.16	\$ 286,349.84	\$ 649,799.32	\$ 3,773,323.66	\$ 1,136,303.44	\$ 435,243.00	\$ 701,060.44	\$ 1,837,077.71
Nov-01	\$ 921,811.74	\$ 191,061.11	\$ 730,750.63	\$ 4,504,074.29	\$ 1,321,189.66	\$ 453,360.85	\$ 867,828.81	\$ 2,704,906.52
Dec-01	\$ 836,628.12	\$ 44,163.28	\$ 792,464.84	\$ 5,296,539.13	\$ 942,886.49	\$ 341,714.61	\$ 601,171.88	\$ 3,306,078.40
Jan-02	\$ 1,390,493.82	\$ 457,723.69	\$ 932,770.13	\$ 6,229,309.26	\$ 1,134,673.48	\$ 388,892.85	\$ 745,780.63	\$ 4,051,859.03
Feb-02	\$ 1,464,145.35	\$ 292,722.79	\$ 1,171,422.56	\$ 7,400,731.82	\$ 1,467,803.77	\$ 502,210.88	\$ 965,592.89	\$ 5,017,451.92
Mar-02	\$ 1,396,434.18	\$ 55,978.54	\$ 1,340,455.64	\$ 8,741,187.46	\$ 2,026,787.22	\$ 666,391.89	\$ 1,360,395.33	\$ 6,377,847.25
Apr-02	\$ 1,948,706.58	\$ 332,302.78	\$ 1,616,403.80	\$ 10,357,591.26	\$ 1,804,626.24	\$ 643,466.61	\$ 1,161,159.63	\$ 7,539,006.88
May-02	\$ 2,038,269.15	\$ 104,815.45	\$ 1,933,453.70	\$ 12,291,044.96	\$ 1,995,385.58	\$ 727,862.00	\$ 1,267,523.58	\$ 8,806,530.46
Jun-02	\$ 2,232,374.30	\$ 141,234.43	\$ 2,091,139.87	\$ 14,382,184.83	\$ 2,113,114.34	\$ 802,233.91	\$ 1,310,880.43	\$ 10,117,410.89
Jul-02	\$ 2,142,256.98	\$ 22,607.30	\$ 2,119,649.68	\$ 16,501,834.51	\$ 2,266,005.22	\$ 854,059.92	\$ 1,411,945.30	\$ 11,529,356.19
Aug-02	\$ 2,194,967.33	\$ (679.89)	\$ 2,195,647.22	\$ 18,697,481.73	\$ 2,498,393.58	\$ 993,791.60	\$ 1,504,601.98	\$ 13,033,958.17
Sep-02	\$ 2,507,421.84	\$ 116,209.79	\$ 2,391,212.05	\$ 21,088,693.78	\$ 3,670,638.70	\$ 1,419,237.89	\$ 2,251,401.01	\$ 15,285,359.18
Oct-02	\$ 2,961,112.81	\$ 404,371.02	\$ 2,556,741.79	\$ 23,645,435.57	\$ 4,358,311.06	\$ 1,704,147.48	\$ 2,654,163.58	\$ 17,939,522.76
Nov-02	\$ 2,881,107.45	\$ 63,690.82	\$ 2,817,416.63	\$ 26,462,852.20	\$ 4,785,564.09	\$ 1,916,608.29	\$ 2,868,955.80	\$ 20,808,478.57
Dec-02	\$ 2,909,391.00	\$ 148,913.49	\$ 2,760,477.51	\$ 29,223,329.71	\$ 5,102,845.49	\$ 2,044,376.71	\$ 3,058,468.78	\$ 23,866,947.35
Jan-03	\$ 3,922,091.59	\$ 676,947.03	\$ 3,245,144.56	\$ 32,468,474.27	\$ 5,874,487.52	\$ 2,340,922.26	\$ 3,533,565.26	\$ 27,400,512.61
Feb-03	\$ 3,492,485.16	\$ (149,492.88)	\$ 3,641,978.04	\$ 36,110,452.31	\$ 5,286,325.47	\$ 2,146,245.75	\$ 3,140,079.72	\$ 30,540,592.33
Mar-03	\$ 3,886,601.46	\$ 650,884.44	\$ 3,235,717.02	\$ 39,346,169.33	\$ 6,396,848.21	\$ 2,592,588.70	\$ 3,804,259.51	\$ 34,344,851.84
Apr-03	\$ 3,925,239.81	\$ 102,523.39	\$ 3,822,716.42	\$ 43,168,885.75	\$ 7,141,701.81	\$ 2,936,561.59	\$ 4,205,140.22	\$ 38,549,992.06
May-03	\$ 3,677,300.91	\$ (174,647.85)	\$ 3,851,948.76	\$ 47,020,834.51	\$ 6,590,655.89	\$ 2,746,050.91	\$ 3,844,604.98	\$ 42,394,597.04
Jun-03	\$ 4,035,699.89	\$ 116,250.60	\$ 3,919,449.29	\$ 50,940,283.80	\$ 7,991,087.96	\$ 3,286,418.27	\$ 4,704,669.69	\$ 47,099,266.73
Jul-03	\$ 4,307,398.63	\$ 346,308.54	\$ 3,961,090.09	\$ 54,901,373.89	\$ 8,621,307.19	\$ 3,520,931.15	\$ 5,100,376.04	\$ 52,199,642.77
Aug-03	\$ 4,072,141.06	\$ 47,132.18	\$ 4,025,008.88	\$ 58,926,382.77	\$ 9,475,764.65	\$ 3,945,257.11	\$ 5,530,507.54	\$ 57,730,150.31
Sep-03	\$ 4,381,818.24	\$ 69,261.66	\$ 4,312,556.58	\$ 63,238,939.35	\$ 10,849,189.85	\$ 4,697,787.39	\$ 6,151,402.46	\$ 63,881,552.77
Oct-03	\$ 5,051,274.98	\$ 619,497.05	\$ 4,431,777.93	\$ 67,670,717.28	\$ 12,868,965.42	\$ 5,615,173.04	\$ 7,253,792.38	\$ 71,135,345.14
Nov-03	\$ 4,431,265.89	\$ 120,803.12	\$ 4,310,462.77	\$ 71,981,180.05	\$ 10,814,967.73	\$ 4,661,021.57	\$ 6,153,946.16	\$ 77,289,291.30
Dec-03	\$ 4,182,866.85	\$ 17,400.21	\$ 4,165,466.64	\$ 76,146,646.69	\$ 12,554,479.64	\$ 5,414,766.64	\$ 7,139,713.00	\$ 84,429,004.29
Jan-04	\$ 4,843,406.65	\$ 603,318.50	\$ 4,240,088.15	\$ 80,386,734.84	\$ 12,078,444.93	\$ 5,186,784.88	\$ 6,891,660.05	\$ 91,320,664.34
Feb-04	\$ 4,651,427.15	\$ 166,890.12	\$ 4,484,537.03	\$ 84,871,271.87	\$ 11,288,974.33	\$ 4,847,165.74	\$ 6,441,808.59	\$ 97,762,472.93
Mar-04	\$ 5,258,181.00	\$ 402,344.30	\$ 4,855,836.70	\$ 89,727,108.57	\$ 13,495,315.35	\$ 5,793,780.39	\$ 7,701,534.96	\$ 105,464,007.89
Apr-04	\$ 4,892,604.63	\$ 5,236.97	\$ 4,887,367.66	\$ 94,614,476.23	\$ 13,507,271.53	\$ 6,016,864.48	\$ 7,490,407.05	\$ 112,954,414.94
	\$ 101,965,864.16	\$ 7,351,387.93	\$ 94,614,476.23		\$ 193,450,507.29		\$ 113,031,976.76	



The above chart shows NCC's total cumulative consumer fees and total cumulative client savings since program inception. In September 2003 total client savings surpassed total consumer fees.