

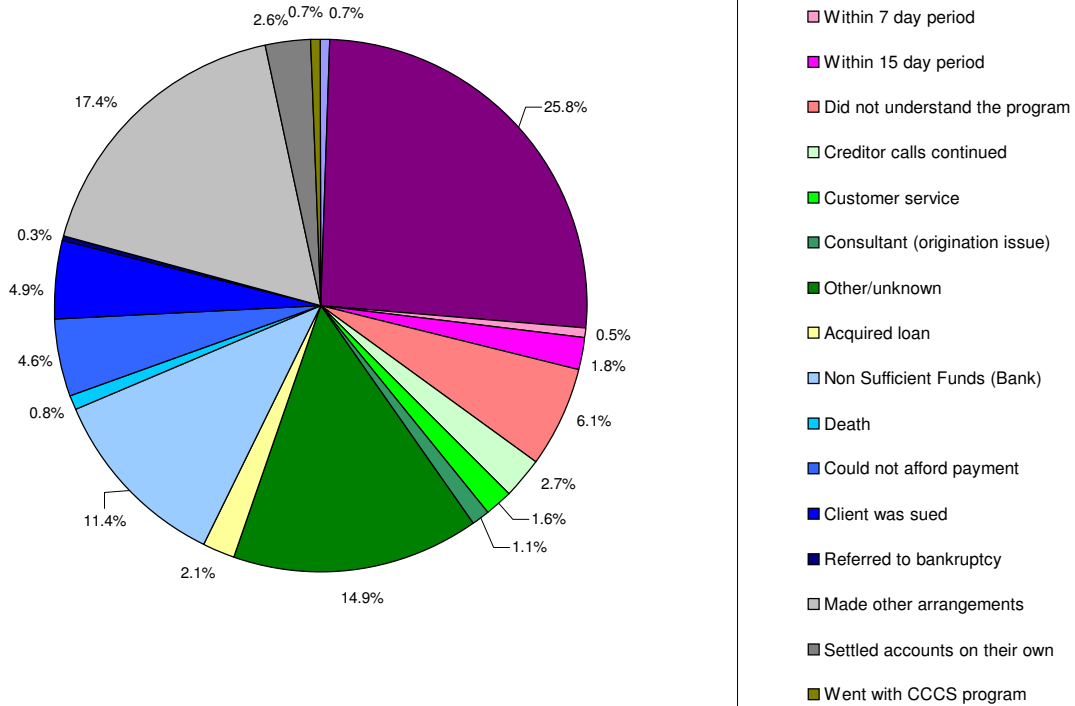
Total Clients Ever Enrolled with NCC

Number Who Cancelled % of Cancellations

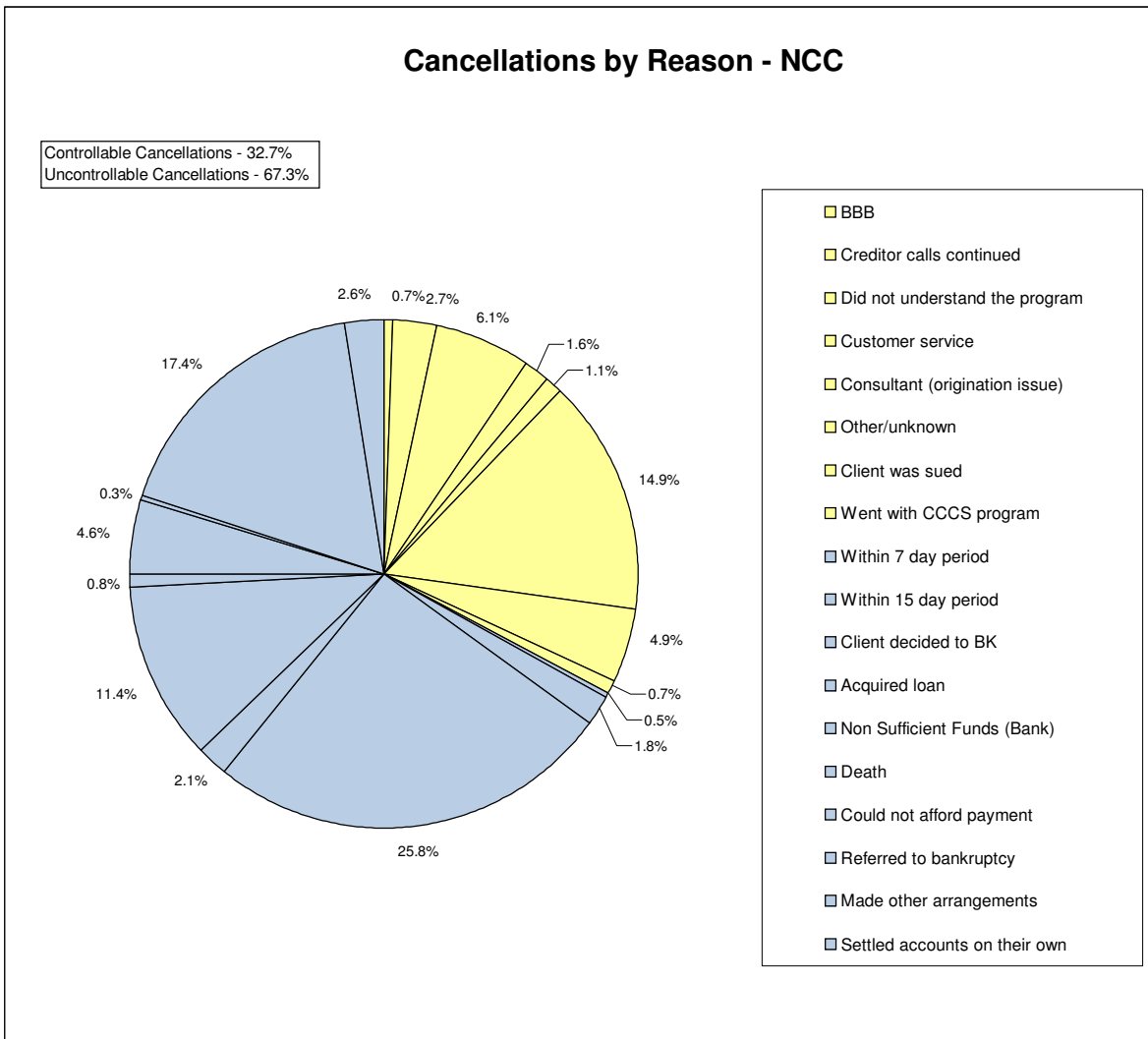
20166

BBB	134	0.7%
Client decided to BK	5028	24.9%
Within 7 day period	96	0.5%
Within 15 day period	354	1.8%
Did not understand the program	1187	5.9%
Creditor calls continued	530	2.6%
Customer service	309	1.5%
Consultant (origination issue)	222	1.1%
Other/unknown	2901	14.4%
Acquired loan	410	2.0%
Non Sufficient Funds (Bank)	2215	11.0%
Death	156	0.8%
Could not afford payment	892	4.4%
Client was sued	956	4.7%
Referred to bankruptcy	57	0.3%
Made other arrangements	3396	16.8%
Settled accounts on their own	510	2.5%
Went with CCCS program	131	0.6%

Cancellations by Reason - NCC



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Sum of controllable cancellations	6370	32.7%
Sum of non-controllable cancellations	13114	67.3%



We categorized the reasons given for cancelling the process as wither controllable (i.e. changing the program may help) or uncontrollable (reasons for which not changes in the program eliminate the cancellation). The much smaller yellow portion above represents the controllable cancellations.