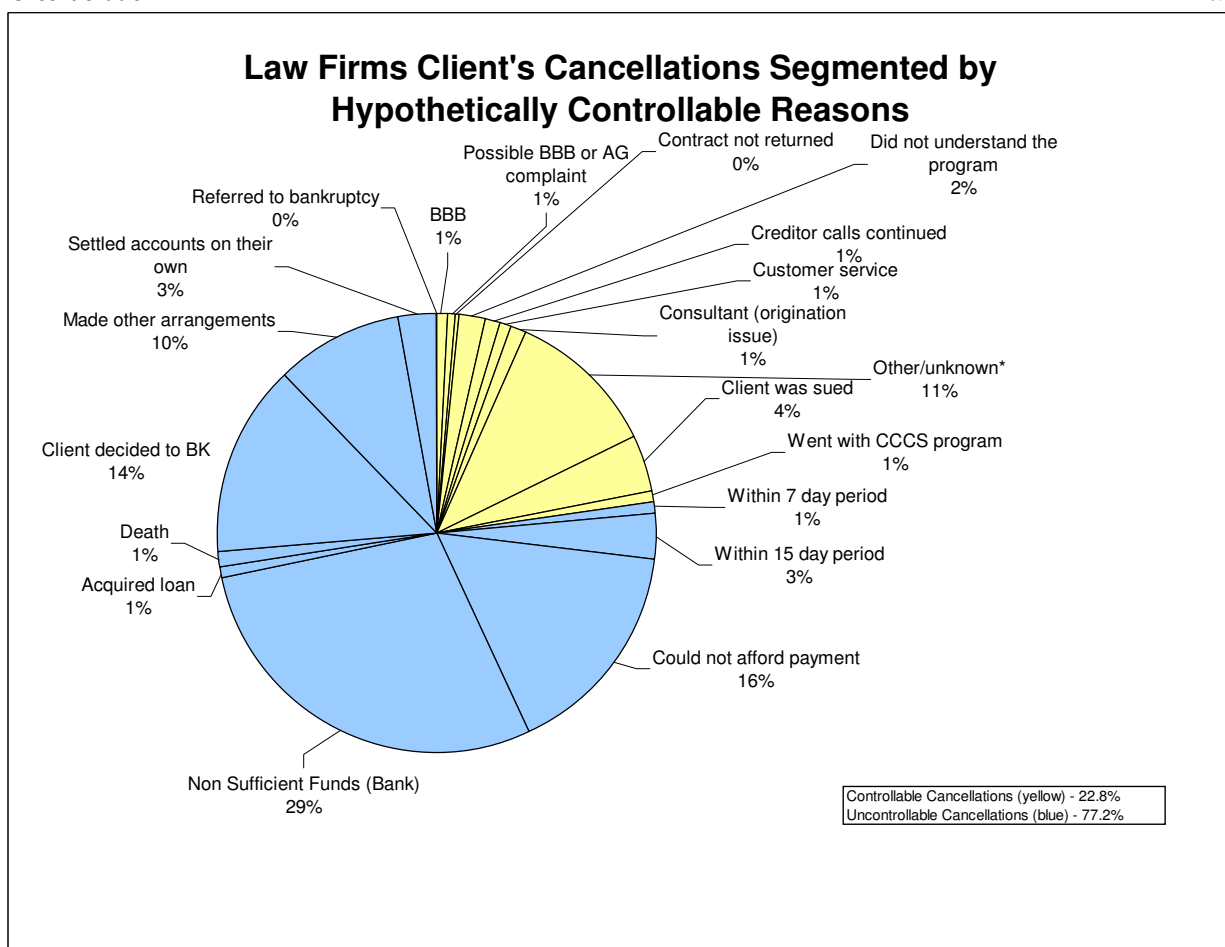


Law Firm Client's Cancellations Segmented by Hypothetically Controllable Reasons

Reason for Cancellation	Percentage of Total
BBB	1.2%
Possible BBB or AG complaint	0.8%
Contract not returned	0.5%
Did not understand the program	2.7%
Creditor calls continued	1.7%
Customer service	1.0%
Consultant (origination issue)	1.5%
Other/unknown*	15.9%
Client was sued	5.9%
Went with CCCS program	1.3%
Within 7 day period	1.1%
Within 15 day period	4.9%
Could not afford payment	22.6%
Non Sufficient Funds (Bank)	40.7%
Acquired loan	1.5%
Death	1.6%
Client decided to BK	19.9%
Made other arrangements	13.5%
Settled accounts on their own	3.9%
Referred to bankruptcy	0.1%
Controllable	22.8%
Uncontrollable	77.2%



The reasons given for discontinuing debt settlement services can be categorized as either controllable (i.e. possibly improving the type or nature of debt settlement services may decrease the number of cancellations) or uncontrollable (reasons for which presumably no changes would have eliminated the cancellation). The much smaller yellow portion in the above chart indicates controllable cancellations.

* 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".

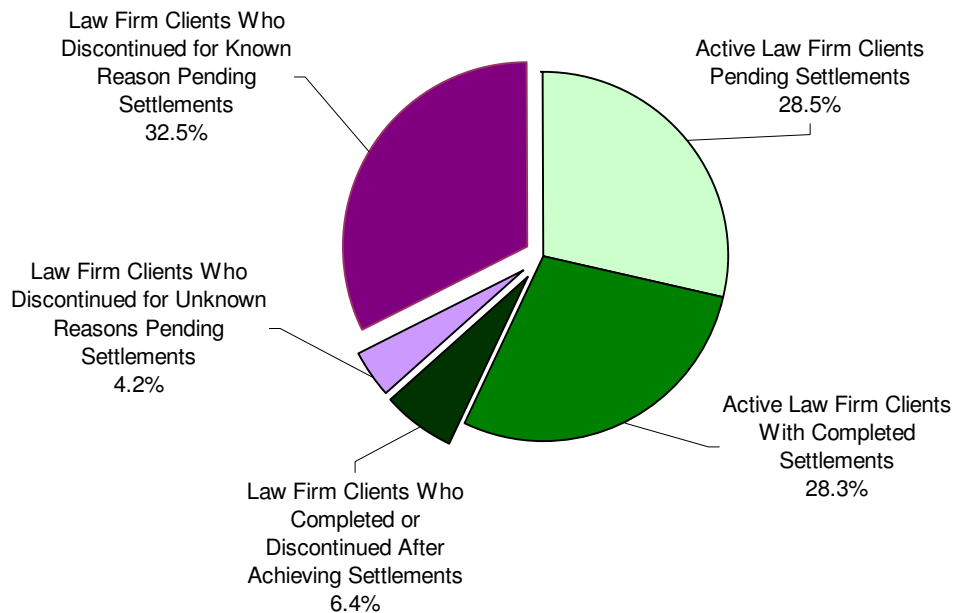
Status of Law Firm Clients Whose Counsel Utilized Morgan Drexen, Inc. for Debt Settlement Services Under the Attorney's Responsibility

Consumer Category

Percentage of Total

Active Law Firm Clients <i>Pending</i> Settlements	28.5%
Active Law Firm Clients <i>With</i> Completed Settlements	28.3%
Law Firm Clients Who Completed or Discontinued <i>After</i> Achieving Settlements	6.4%
Law Firm Clients Who Discontinued for <i>Unknown</i> Reasons <i>Pending</i> Settlements	4.2%
Law Firm Clients Who Discontinued for <i>Known</i> Reason <i>Pending</i> Settlements	32.5%

Law Firm Clients by Status



* Of those law firm clients who discontinued for known reason pending a settlement 1,558 (10.5%) either cancelled within 15 days of their start date and/or received a full refund of all fees.

Breakdown of Attorney Fees Paid by Law Firm Clients Who Completed Debt Settlement

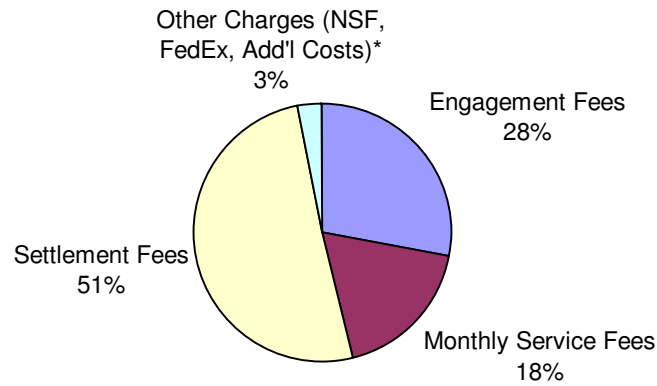
Engagement Fees
28%

Monthly Service Fees
18%

Settlement Fees
51%

Other Charges (NSF, FedEx, Add'l Costs)*
3%

Breakdown of Attorney Fees for Law Firm Clients Who Completed Debt Settlement



This chart demonstrates the allocation of law firm client fees by type of charge. Fees charged for settlements represented more than 50% of all fees collected. 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 includes these other fees.