



Sempra
Energy Trading

Stephen Soule
Vice President
Sempra Energy Trading Corp.
58 Commerce Road
Stamford, CT 06902

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Ms. Kate Commarato
Delta Recovery Systems
P.O. Box 606
One East Mill Road
Long Valley, NJ 07853

Dear Ms. Commarato:

Energy America, a former subsidiary of Sempra Energy Trading Corp., engaged Delta Recovery Systems for account collection purposes in the state of New Jersey beginning in the second quarter of 2001.

We were very satisfied with the results obtained from Delta Recovery. They understood our needs, accomplished our objectives, and acted with professionalism.

I would be happy to act as a reference for any prospective customers. If I can be of any help, please feel free to contact me at the above address.

Best regards,

Stephen Soule