



The General Bar, Inc.

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To Whom It May Concern:

We have done business with David Ward of Delta Recovery Systems of New Jersey for several years. We have found Mr. Ward to be extremely fair and professional in his dealing with hundreds of law firms throughout the country.

By way of information, Mr. Ward's company refers collection matters to attorneys listed and bonded in The General Bar. He represents numerous creditors needing legal services. To the best of our knowledge, these matters have been very successful resolved.

Please do not hesitate to call upon us if you need additional information.

Sincerely,
THE GENERAL BAR

Charles J. Sonnhalter
President

CJS/slm