

SOUTH ORANGE DISPOSAL COMPANY
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December 11, 2002

Delta Recovery Systems
PO Box 606
One East Mill Road
Long Valley, NJ 07853

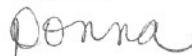
Dear Mr. David Ward,

For the past year and a half we have had you as our collection agency and we are extremely happy with your services. Our initial contact was Kate Commarato, who we have known for many years, from her former place of employment and we were thrilled to see her in this line of business, where we know she will do extremely well with her outgoing personality and go-get-em attitude. You, I am sure, have not regretted one minute of having her on your team. We are thrilled she is on our side, that's for sure.

Your collector for our company is named Jackie Murtha. Words can't express the gratitude we have towards her for all her efforts and the success she has had on our accounts. This industry we are in is not an easy one to begin with, never mind dealing with the individuals after the facts. I admire her for her strong will to continue dealing with the general public. She is definitely a better person than most.

We thank you very much for the wonderful service you provide our company.

Regards,



Donna Mazzia

cc: Kate Commarato
Jackie Murtha

