



Genesis ElderCareSM

Plymouth Valley Professional Center
919 E. Germantown Pike Suite #3
Norristown, Pa. 19401
610-279-4800

Sept. 21, 1999

Mr. David Ward
Delta Recovery Systems
59 East Mill Rd.
Long Valley, NJ 07853

Dear David,

This letter is to confirm that Delta Recovery Systems has been selected as an approved Collection Agency for the Mid-Atlantic Region. Currently our region consists of 92 centers in both New Jersey and Pennsylvania.

We have conducted large group meetings in both states over the past several months where Business Office Managers and Administrators have been instructed to use your agency as an additional collection tool for Private Pay delinquent accounts. The Delta start up packets were also distributed at these meetings. Unfortunately if a center did not attend there's a possibility they do not have the packet. Extra were also given to the Regional Business Office Coordinators(REBOCS) for distribution.

I found the centers often slow in using new collection services when first introduced. I feel it will take some time until they become familiar with your agency. As upcoming meetings are scheduled I will do my best to arrange speaking time for you. Also, as we discussed, it is our policy to use a collection letter series first before turning accounts over to an outside collection agency or attorney.

I look forward to working with you in the future and at any time if you have questions or concerns please feel free to contact me.

Sincerely,

Dee Kowal
Dir. Of Business Office Systems
Mid-Atlantic Region