

WEST CALDWELL CARE CENTER

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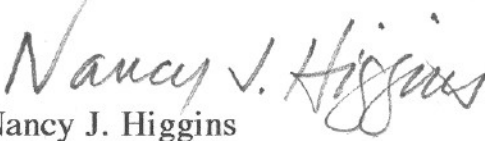
To Whom It May Concern:

I am very happy to recommend the services of Delta Recovery Systems, Inc., and it's President, David Ward. I have known David and have used the collection services of Delta Recovery Systems for over two years and am more than pleased with both the results and the manner in which my delinquent accounts have been resolved.

I have found all of the staff at Delta to be informed regarding the manner in which certain delinquent accounts can be pursued and highly effective in bringing each account given to them to a mutually satisfactory conclusion for all concerned.

David Ward has over 30 years of account collection experience and he is able to offer a wide variety of methods and terms to help with any and all collection problems.

I am more than glad to offer this recommendation to any one in need of an experienced, knowledgeable and effective agency to handle your Accounts Receivable collection problems.


Nancy J. Higgins
Business Office Manager