

THERACOR

REHABILITATION SERVICES

September 1, 1999

Delta Recovery Systems
Mr. David Ward
P.O. Box 606
Long Valley, NJ 07853

Dear David:

I wanted to take the time to tell you how very impressed I am with your company's collection efforts. To begin, the communication has been outstanding. I am either receiving an account summary, letter requesting information and a follow up telephone call. Any information that I have requested, I have received immediately. Not to mention that very old accounts that I thought we would be writing off as bad debt, you collected from! I appreciate your hard work and continued efforts and look forward to a long term relationship with your company.

Sincerely,



Nancy Charles
Vice President of Operations