

February 9, 2011

To Whom It May Concern,

Since 2007, we have been using Action Recovery to collect our past due accounts. They have always handled our clients in a professional manner. Like any business, we do get our share of past dues.

One particular account that comes dated back to 2001. I submitted the account to Action Recovery in 2007. We're understanding of our clients financial situations and will work with debtors as long as they are willing to work with us. Action Recovery entered into a payment arrangement and then monitored the account to insure the debtor never missed a payment. The account is scheduled to pay off next month.

Action Recovery Online is a company that does what they say.

Sincerely,

Mark Kessler