

Collection Agencies			
Name	Action	Date	Location
Broward Adjustment Services, Inc.	\$1000 Administrative Fine	11/16/2004	Ft. Lauderdale, FL
TXCollect	\$1000 Administrative Fine	12/06/2004	Austin, TX
AllianceOne Receivables Management	\$1000 Administrative Fine	12/08/2004	Cincinnati, Ohio
Conrad Credit	\$1000 Administrative Fine	12/08/2004	Escondido, CA
Receivables Performance Management	\$1000 Administrative Fine	12/08/2004	Bothell, WA
A.R.C. (Accounts Recovery Corp)	\$1000 Administrative Fine	12/14/2004	Seattle, WA
Credit Bureau of New River	\$1000 Administrative Fine	12/16/2004	Christiansburg, VA
Arrow Financial Services	\$3000 Administrative Fine (\$1,000 for each location)	12/23/2004	Gaithersburg, MD; San Diego, CA; Whitewater, WI
Syndicated Office Systems	\$1000 Administrative Fine	01/18/2005	Anaheim, CA
Commercial Recovery Systems	\$5000 Administrative Fine	03/29/2005	Dallas, TX
Collectors Training Institute	\$500 Administrative Fine	04/21/2005	Chicago, IL
National Credit Systems Inc.	\$1,000 Administrative Fine	07/07/2005	New York, NY
Commercial Recovery System, Inc.	\$1,000 Administrative Fine	05/09/2007	Dallas, TX