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To Whom It May Concern:

We have been doing business with David Ward of Delta Recovery Systems of New Jersey for the past year and a half. The service provided pertains to charged-off loans. We at First Morris Bank have been completely impressed with Delta Recoveries collection efforts. We would not hesitate to recommend their services to any business.

Mr. Ward and his staff have saved First Morris Bank valuable time, and personnel, while giving us personable service. Mr. Ward has connections to various attorneys, that are very dependable and effective in collections.

We at First Morris Bank have no hesitation in recommending Delta Recovery System to anyone.

Very truly yours,
FIRST MORRIS BANK

A handwritten signature in cursive script that reads "Tammy Brown-Hunt".

Tammy Brown-Hunt
Loan Operations Officer