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October 11, 1995

Delta Recovery Systems
World Wide Collection Agency
P.O. Box 606-59 East Mill Road
Long Valley, New Jersey 07853
Attn: Mr. David Ward

Dear Mr. Ward,

This letter is sent to you in appreciation for your prompt and outstanding work involved with collecting money due our company internationally.

We just wanted you to know how impressed we are and how much we sincerely appreciate your efforts.

We will not hesitate to use your service again if the need arises.

My Best Regards,

KASIM ROCKY HADZOVIC
PRESIDENT