

STATE OF MICHIGAN



43RD DISTRICT COURT - FERNDALE, HAZEL PARK, MADISON HEIGHTS
305 EAST NINE MILE ROAD, FERNDALE, MICHIGAN 48220-1796
248.547.8700 • FAX 248.547.9029

HON. JOSEPH LONGO
DISTRICT COURT JUDGE

MICHELLE A. McCULLOUGH
COURT ADMINISTRATOR

March 1, 2007

To Whom It May Concern:

The 43rd District Court - Ferndale Division has used the services of American Credit Association since May 2002, and has been extremely pleased with the company. Our working relationship with American Credit has been nothing but positive. American Credit is always very professional when dealing with the court, they always respond quickly to the court's requests for information, and they efficiently handle any issues the court may have. Additionally, American Credit has a highly competent staff who processes the paperwork in a timely and organized manner. The staff is always personable and courteous with the court personnel, and always treats their debtors with respect.

The court highly recommends the collection services of American Credit Association.

Sincerely,

A handwritten signature in blue ink that reads "Michelle A. McCullough".

Michelle A. McCullough
Court Administrator