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To All Clients of the law firms of Hess Kennedy, Consumer Law Center, Legal Debt Center, and The Campos Chartered Law Firm:

I am the court-appointed Receiver of the law firms Hess Kennedy, Consumer Law Center, Legal Debt Center, and The Campos Chartered Law Firm and related companies (the "Receivership Entities"). *Please read this letter and the enclosed information very carefully*, as this is important to your ability to recover any money you may have paid to any of the Receivership Entities.

On October 13, 2008, the Court ordered that the Receivership Entities stop providing debt settlement services to their clients. The Court further ordered that the Receivership Entities allow the current debt management arrangements for clients to run their course through completion, but to notify all clients of the winding down of the businesses and the establishment of certain claim procedures. The enclosed material informs you how to file a claim for the return of any monies you may have paid to the Receivership Entities, as well as provides answers to some frequently asked questions. Any claim must be postmarked by January 1, 2009.

If you choose to continue to receive debt settlement or debt management services from a different company, you have several choices. Below are three respected organizations in this industry that have information available on their websites for consumers:

Federal Trade Commission
(www.ftc.gov/bcp/menus/consumer/credit/debt.shtm).

National Consumer Law Center
(www.consumerlaw.org)

National Foundation for Credit Counseling
(www.nfcc.org)

Your account has not and will not be transferred to any other company, lawyer or law firm unless you specifically request in writing that the Receiver do so. You will need to separately hire any person or company (attorney, law firm, or debt settlement company) that you choose to use for continued debt services. The Receiver will, upon your request, provide your file to a new attorney of your choosing. If you choose to retain a non-lawyer, please note that you will no longer have an attorney-client relationships with any of the Receivership Entities after October 24, 2008.

Respectfully,

Receiver Daniel J. Stermer