

DANIEL J. STERMER, ESQ., RECEIVER
LAURA HESS & ASSOCIATES, P.A., ET AL. RECEIVERSHIP ESTATE
6600 NW 16TH STREET, SUITE 11
PLANTATION, FLORIDA 33313
(954) 321-3388 ext. 16

TO: All Debt Settlement customers of Laura Hess & Associates, P.A., Hess Kennedy Chartered LLC, The Consumer Law Center, LLC, as well as Hess Kennedy Company Chartered, Consumer Recovery Team, Hess Kennedy Holdings Ltd., Legal Debt Center, Hess Kennedy Company, Laura Hess Inc., Hess Kennedy, Legal Debt Center, LLC, Hess Kennedy Florida, Hess Kennedy Chartered, Hess | Kennedy, LLC, Hess Kennedy Payment, Hess Kennedy Trust Company, The Consumer Law Center, LC, Hess | Kennedy Florida, Hess Kennedy Trust Account, Global Payment Processing, LLC and Campos Chartered Law Firm (collectively referred to herein as the "Receivership Entities")

You are receiving this Notice because you are listed as a current or former Debt Settlement customer of one of the Receivership Entities listed above. The Hess Kennedy Receivership Entities will no longer be providing debt settlement services as of October 24, 2008. Please read carefully the information in this Notice and the attached Proof of Claim Form. *If you paid money to any of the Receivership Entities listed above, this is the only way in which you may be returned some or all of those funds.*

Background:

On February 21, 2008, the Office of the Attorney General, Department of Legal Affairs, State of Florida (the "OAG"), filed a lawsuit against certain of the Receivership Entities asserting that the Receivership Entities caused customers to purchase their services through deceptive trade practices and representations, including by requiring the payment of all attorneys' fees in full before rendering debt settlement services, various uses of fictitious names, and representations that Hess Kennedy was an international law firm with attorneys, including Edward Cherry, licensed to render legal services in the State of Florida or elsewhere.

In order to protect the clients and preserve the assets, on July 18, 2008, the Court appointed Daniel J. Stermer, Esq. as the Receiver for the Receivership Entities. As the Court-appointed Receiver for the Receivership Entities, Daniel J. Stermer was instructed by the Court to marshal, preserve, protect, maintain, manage and safeguard the assets of the Receivership Entities and take control of the funds, assets and property of the Receivership Entities so that, under the supervision of the Court, there can be a distribution of these assets to consumers who suffered losses as a result of their involvement with one or more of the Receivership Entities.

The Receiver conducted significant investigation into the operations and the finances of the Receivership Entities, and on September 10, 2008, the Receiver recommended to the Court that the debt settlement businesses be closed. The Court granted that motion and approved the wind down or closing of the businesses of the Receivership Entities and created this process for customers and other creditors to file claims against the businesses. This letter is being sent to you in order to advise you of the circumstances leading to the appointment of the Receiver for the Hess Kennedy Receivership Entities and to explain to you what will happen now that the Receiver has obtained approval from the Court to close the businesses of the Receivership Entities.

In addition, the principal attorney of the law firms at issue was Laura L. Hess. On July 23, 2008, the Florida Supreme Court directed that Ms. Hess stop representing any clients and notify all clients of the entry of the Emergency Suspension Order. The Florida Supreme Court has required that you be notified that Ms. Hess is not permitted to practice law as of October 24, 2008. A copy of the Court's Order is enclosed. On or about October 3, 2008, Ms. Hess consented to a five-year disbarment from the practice of law in the state of Florida.

The Receiver has taken these steps to protect you and the other customers of the Receivership Entities. The Receiver is aware that many customers suffered significant financial difficulty and credit damage following their engagement of one of the Receivership Entities. The Receiver has asked the Court to close these businesses so that more people are not similarly hurt.

Common Questions:

WHAT WILL HAPPEN TO MY ACCOUNT?

The Receivership Entities will not be providing any debt settlement services to you after October 24, 2008. Any settlements not previously paid will not be processed or paid for you. Any refunds previously requested will not be provided, except under the claims process set forth in this Notice. In order to receive any of your money back, you must file a Proof of Claim before January 1, 2009.

WHAT ABOUT MY CREDITORS?

You are free to contact your creditors directly to negotiate your debts with them. The Receiver has advised the creditors about this situation, and is attempting to negotiate a global settlement for all persons who were injured by the Receivership Entities. However, there is no guarantee that such a settlement will be achieved, and you should take whatever steps you find necessary in your financial circumstances.

CAN I SUE THE RECEIVERSHIP ENTITIES?

The only way to file a claim against the Receivership Entities is to file a Proof of Claim, which is functionally the same as a lawsuit against the Receivership Entities but allows you to file it at no cost to yourself and without needing to hire an attorney, if you choose not to do so.

HOW DO I FILE A PROOF OF CLAIM?

If you believe you have a claim against any of the Receivership Entities, you must submit a completed Proof of Claim Form (the form is enclosed) and mail it, postmarked by **January 1, 2009**, to the address below. ***Do not send your Proof of Claim form to the Court – it will not be valid.*** Send Proof of Claim Form to:

Daniel J. Stermer, Receiver
Attn: Hess Kennedy Receivership
6600 NW 16th Street, Suite 11
Plantation, Florida 33313

IMPORTANT: Failure to submit a complete and timely Proof of Claim Form will prevent recovery of any money you have paid to the Receivership Entities.

WHAT IF I DON'T HAVE SUPPORTING DOCUMENTS FOR THE PROOF OF CLAIM?

If you do not have supporting documents for your claim, you may still file a Proof of Claim Form. However, the records of the Receivership Entities will be reviewed and compared to the claim amount stated in your Proof of Claim. If the amount stated in your Proof of Claim is greater than the amount reflected in the records of the Receivership Entities, there may be an objection to your claim, at which point you would have the opportunity to be heard by the Court.

WHO IS MY ATTORNEY NOW?

You no longer have a business relationship or attorney-client relationship with the Receivership Entities. The Receivership Entities can no longer provide legal advice or legal services to you. You may hire another attorney separately, if you so choose, but you must make the payment arrangements on your own. If you were represented in a current lawsuit or arbitration by an attorney who was being paid by a Receivership Entity, you will need to make separate arrangements with that attorney for legal representation or hire another attorney of your choice. At your request, the Receiver will provide your file to your new attorney. If you have questions about your legal rights, you should consult an attorney of your own choice.

WHAT HAPPENS AFTER I FILE A PROOF OF CLAIM?

Upon review of completed claims, the Receiver will file an accounting of all claims submitted, together with an objection to any claims if appropriate. All persons holding claims subject to an objection will be sent a Notice of Objection stating the reasons the claim was objected to by the Receiver. Any claimant who believes the objection is not well-founded may, within thirty (30) days after the mailing of the notice of objection, file with the Circuit Court a response to the objection. All objections which are not resolved may then be heard by the Circuit Court. If appropriate, the Circuit Court may require a hearing on the objections to properly rule upon the same. Any such hearing will be scheduled only after giving advance notice and an opportunity to be heard to all affected creditors.

HOW LONG WILL IT TAKE FOR MY CLAIM TO BE PAID?

At this point, the Receiver estimates that claims will not be paid until April 1, 2009 at the earliest, and it may be later depending upon the number and substance of the claims received.

HOW MUCH WILL I BE PAID?

The exact amount paid on any claim will depend upon the proof provided, the records available to the Receiver, the funds available, and any further rulings by the Court. At this time, however, the Receiver believes that assets of the Receivership Entities do **not** exceed their liabilities. Therefore, the Receiver believes that Claimants who timely file claims that are accepted by the Receiver will **not** receive 100% of their claims.

Questions and Additional Information:

More information is available at the Internet page established by the Receiver to answer your questions and keep you informed. The website is updated regularly with new information. Please visit http://www.lbfmiami.com/active_cases_recieverships_hess.html or call 954.321.3388 x16.

Respectfully,

Daniel J. Stermer, As Receiver

Supreme Court of Florida

WEDNESDAY, JULY 23, 2008

CASE NO.: SC08-1389

Lower Tribunal No(s): 2008-51,723(17H)FES

THE FLORIDA BAR

vs. LAURA L. HESS

Complainant(s)

Respondent(s)

The Petition for Emergency Suspension filed pursuant to Rule 3-5.2 of the Rules Regulating The Florida Bar is approved and it is hereby ordered that the respondent is suspended from the practice of law until further order of this Court, and respondent is ordered:

a. To accept no new clients from the date of this Court's order and to cease representing any clients after thirty days of this Court's order.

b. To immediately furnish a copy of respondent's suspension order to all clients, opposing counsel and courts before which respondent is counsel of record and to furnish Staff Counsel of The Florida Bar with the requisite affidavit listing all clients, opposing counsel and courts so informed within thirty days of this Court's order.

c. In the event that respondent regains control of her bank accounts, respondent is ordered to refrain from disbursing or withdrawing any monies from any trust account without approval of the Florida Supreme Court or a referee appointed by the Florida Supreme Court or order of the circuit court in which an inventory attorney has been appointed.

d. In the event that respondent regains control of her bank accounts, respondent is ordered to deposit into a specified trust account, all sums received from the practice of law, whether as fees, costs, deposits, or trust funds, within thirty days of this Court's order and thereafter, and to immediately advise Bar Counsel of the receipt and location of said funds.

e. To immediately notify in writing all financial institutions in which respondent maintains trust accounts of the provisions of respondent's suspension and to provide said financial institutions with a copy of this Court's order, and furthermore, to provide Bar Counsel with a copy of the notice sent to each financial institution.

Case No. SC08-1389

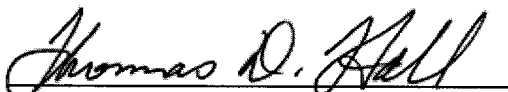
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Not final until time expires to file motion for rehearing, and if filed, determined. The filing of a motion for rehearing shall not alter the effective date of this suspension.

QUINCE, C.J., and WELLS, PARIENTE, CANTERO, and BELL, JJ., concur.

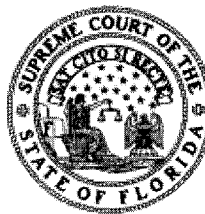
A True Copy

Test:



Thomas D. Hall

Clerk, Supreme Court



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Served:

KENNETH LAWRENCE MARVIN

JUAN CARLOS ARIAS

D. CULVER SMITH, III