

BANDER & ASSOCIATES, P.A.

AN IMMIGRATION LAW PRACTICE

August 25, 2010

Art Schnitzer, President
Cash Flow Management Group, Inc
5722 S Flamingo Rd #815
Cooper City, FL 33330

Dear Art:

Just wanted to drop you a quick note to let you know how pleased we have been with your collection services these past 17 years. You recently sent us a detailed analysis showing our overall recovery since 1993 has been 63%; very impressive.

We have never had any client problems due to harassment or any other issues related to the collection efforts by your collectors. Our staff has always enjoyed an excellent working relationship with your staff.

We would highly recommend your company to any seeking to have their delinquent accounts recovered efficiently.

Sincerely,



Michael A. Bander

bandervisa.com

444 Brickell Ave., Suite 300 • Miami, FL 33131 • Tel 305.358.5800 • Fax 305.374.6593