



To whom it may concern:

It has come to our attention that some of our debt management plan clients are concerned that although they submitted monthly payments to us on time, some of their creditors did not receive payments on time and that this hurt the clients' credit standing. In 2004, a former FCCC client filed a class action lawsuit against FCCC and several other defendants alleging that the defendants negligently and/or intentionally delayed sending her payments to creditors. We and the other defendants absolutely deny those allegations and vigorously defended the lawsuit. We write now to address our clients' concerns and to explain why some payments did not reach creditors by the due dates in the debt management plans even though our clients made timely payments to FCCC.

FCCC at all times endeavors to implement clients' debt management plans as quickly as possible and make monthly payments to creditors on a timely basis. Sometimes, however, due to circumstances beyond our control, delays can occur. For example, problems can arise where a client's account is transferred to and among collection agencies, and the client is unaware, or has difficulty locating, the current account holder. As a result, the misinformation or lack of information about the creditor and current account number can delay the receipt of payments by the appropriate creditor.

Further, in October 2005, FCCC, along with many other companies located in south Florida, was severely impacted by Hurricane Wilma, one of the worst hurricanes to hit this area. Due to the destruction caused by the hurricane, FCCC's operations were significantly impaired, causing some delays in payment. Since that time, we have put in place an advanced disaster recovery system to help avoid the problems that occurred in 2005.

We wish to emphasize that, in the above circumstances, our clients worked diligently to satisfy their debt commitments, and it is our hope that those efforts are recognized by creditors and credit rating bureaus.

*Sincerely,*

*Phillip L. Garner*

*Member of the Board of Directors*

*Family Credit Counseling Corporation*