

Sicklerville Chiropractic Center

Gregory Biggiani, D.C.
504 Sicklerville Road
Sicklerville, NJ 08081
Tel. (856)-875-1515
Fax (856)-728-5444

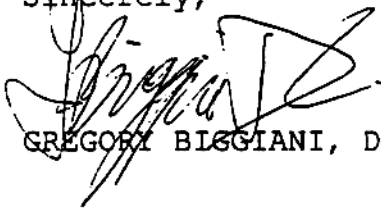
September 27, 2002

TO WHOM IT MAY CONCERN:

I have been using the services of AC Collection Agency since October, 1995. I am very pleased with the professional and efficient manner in which Aileen Matarazzo and her staff has handled my collection accounts. Their excellent people skills has resolved many problems and resulted in satisfactory closure on most files thus far.

I am happy to do business with Aileen and would recommend her services.

Sincerely,



GREGORY BIGGIANI, D.C.