

# Exhibit "D"

Allegro Law, LLC

Customer Impact

## Debt Management plan

<b>Active Debt Management Clients:</b>	<b>10,573</b>
<b>Total consumer debt managed:</b>	<b>\$253,752,000</b>
<b>Avg. Interest Rate on program approx.</b>	<b>8%</b>
<b>Avg. Interest Rate off program approx.</b>	<b>29%</b>
<b>Financial impact to clients stopping program:</b>	<b>\$53,287,920 yearly</b>
<b>Avg. client will increase paying off their credit cards from 4 years to 12 years</b>	

### **Customer Benefits:**

- Considerably reduced interest rates
- Waived late charges
- Eliminated over limit fees
- Re-aging of accounts that have charged off
- Reduced payoff time
- Elimination of Creditor calls
- One payment disbursed to all creditors
- A structured plan to get out of debt

**Completed Program:** 40 clients since the receivership was put in place

### **Customer Financial Loss:**

- Loss of reduced interest rate (revert from 8% rate back to 25-29%)
- Late charges apply (as high as \$35-\$45)
- Over the limit fees resume (as high as \$35-\$45 for each month late)
- Client payoff of debt will increase from 4 to 12 years
- Immediate increase of collection calls to consumer
- Direct impact to consumers credit score. Account will **post past due**.
- Lifetime exclusion from Creditor Debt Management plans.
- Loss of consumer momentum to pay off their debt

## Debt Settlement plan

<b>Active Debt Settlement Clients:</b>	<b>6,919</b>
<b>Total consumer debt managed:</b>	<b>\$175,232,000</b>
<b>Client Savings since inception of the receivership:</b>	<b>\$3,665,020</b>
<b>Avg. Settlement % since inception of the receivership:</b>	<b>35%</b>
<b>Total number of creditor accounts settled:</b>	<b>1,752</b>

**If consumer is dropped off program the direct financial impact would be approx. \$113,900,000 not including interest, late fees and over limit fees.**

### **Customer Benefits:**

- Reduced payoff time
- Reducing debt by approximately 40%. Savings since receivership equates to approximately \$3,665,000 on \$5,560,000 of total debt.
- Protects against unfair collection practices and harassment by debt collectors
- Provides the client an experienced negotiator to liaison with Creditors. 1752 accounts settled on behalf of 1651 clients since the receivership was put into place.
- Gives client access to bulk settlements giving them a reduced settlement percentage
- A structured plan to pay off debt

**Settled at least one account:** 1651 since the receivership was put in place

### **Customer Financial Loss:**

- Consumers will lose all money accumulated in the escrow accounts. As of 03/15/10 equates to approximately \$7,800,000.
- Cancellation of Settlement efforts will cause the clients to pay additional fees to their creditors.
- Loss of escrow will likely result in creditors taking legal action against the clients
- Payoff time will increase to higher then pre program
- Installment Settlement offers will become null and void with all previous installments going towards full balance. There are 23 clients on Installment plans settling a total debt of approximately \$65,000.