

COLLECTION AGREEMENT

This Agreement dated December 9, 2008, is made between _____ , hereinafter referred to as the Client, and BYRON & DAVIS, CCCC Inc., 246 Philadelphia Pike; Wilmington Delaware 19809, hereinafter referred to as the Agency for the purpose of collection of past-due accounts.

1. All amounts collected by the Agency on behalf of the Client shall be allocated as follows:

Standard Collections:

The Client.....NEGOTIABLE
The Agency..... NEGOTIABLE

Seconds Collections: (Accounts that have been placed with another agency and/or attorney)

The Client.....NEGOTIABLE
The Agency..... NEGOTIABLE

2. The fee for any account to be litigated will be contingent upon whether the attorney fees can be included in the cost of the litigation. Under any circumstances, the fees will not exceed 45%-Agency, 55%-Client and the agency will be responsible for the attorney fees.
3. Client will be responsible for filing fees for all litigation (100% of all filing fees will be returned to the Client upon recovery). All litigation is done on a case-by-case basis, with the Client's approval.
4. Client agrees that any monies paid in their office, on the past due collection account, will be reported to the Agency for recording purposes.
5. A statement will be generated every 30 days from the Agency to the Client, which will consist of collection reports and other pertinent information. There may not be a report if there are not monthly payments. Reports are generated when payments are made.
6. Agency will be accountable for its actions in the handling of these accounts. The Agency is relying solely on the assurances made by the Client as to the validity of these charges. Therefore, the Client will save the Agency harmless from all manner of liability related hereto.
7. This Agreement shall be effective immediately upon agreement by the parties and shall remain in effect perpetually until or unless either party gives written notification to the other of any changes or addenda.
8. Client desires to have accounts forwarded by them to B&D to be submitted to the credit bureaus. If requested, B&D will report the names of each debtor submitted by the Client to the credit bureaus in a timely fashion and update them monthly.

Yes _____ No _____

9. This constitutes the Agreement between the parties herein named, and is subject to all rights and remedies allowable by law.

Glenn Davis
President
Byron & Davis CCCC, Inc.

(For the Firm)