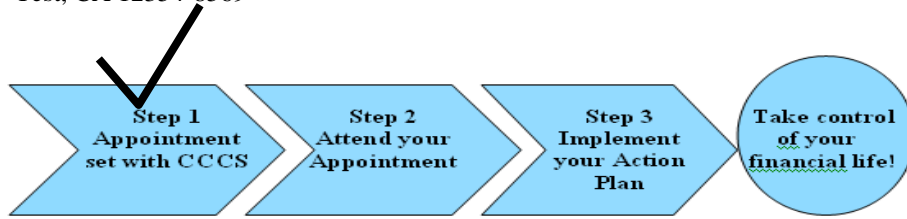


Jane Client
3214 Test Street
#435
Test, CA 12354-8569



Dear Client,

Congratulations on calling CCCSDV and taking the first step in taking control of your financial life! Making an appointment with our offices was the hard part - now you're on your way, and we're here to help.

Your Appointment Information

I reserved an appointment for you with me, Joe Counselor.

On: Monday, August 25, 2003 At: 2:30 am

Place: San Francisco Office: 3579 Counseling Street, Suite 300, San Francisco, CA 65478-8529

Phone: 1-800-555-1212

Because these appointments are in high demand, if you absolutely must cancel, notify us within 2 days of receiving this letter so we may give your space to someone on our waitlist.

What to Expect

- We'll sit down together one-on-one at our office
- We'll review your credit report, your credit score, your rights as a consumer and help you plan a budget that will help you reach your goals.
- Clients leave the office after the first meeting with: an action plan, a budget, and strategies to reach your financial goals.

What's Enclosed

- Information on our counseling services
- Detailed directions

Please Bring:

- Paystubs or Proof of Income
- Monthly Expenses (Bills, Statements, ect.)
- Photo ID

Your Service gives an understanding of credit...it was easy and simple and I walked out confident that I would be able to repair my credit..."

--T.T., CCCSDV Client

We're here to help so just call if you have any questions. This service is \$65 for individual credit report and \$75 for joint. If you have a certificate for a free credit report counseling session, please be sure to bring it with you to the session. You may be eligible for a waiver- just ask when you come in for the appointment.

I'm looking forward to seeing you on Monday, August 25, 2003,

Joe Counselor

Joe Counselor

PS: I'll remind you about our meeting a few days before your appointment.