



Stuart Allan & Associates, Inc.

The Stuart Allan Building
5447 East 5th Street, Suite 110
Tucson, Arizona 85711-2345

520.881.5900
520.318.6799 Facsimile
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July 24, 2002



Cathryn J. Villanis
Office of the Secretary of State
Corporations Division
100 N. Main St.
Providence, RI 02903-1335

RE: Letter of Consent

Dear Cathryn J. Villanis:

Stuart Allan & Associates, Inc., formerly Bonded Collections of Tucson, Inc., does hereby give consent to Stuart Allan & Associates, Inc., ourselves, to use the fictitious business name of S.A.A. Collections of Tucson, Inc.

Sincerely,

Monica Otero
Compliance Director
Stuart Allan & Associates, Inc.

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SECRETARY OF STATE
CORPORATIONS DIV.
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