

February 26 2014

S J PACKMAN + ASSOCIATES LLC:

Sirs:

I would like to personally thank you and your firm for the excellent help that you afforded me in resolving my debt.

Your Associates did an very good job of relieving me of all the cards that I had. I think the problem with mostly my problem. But I do think that the card companies should hold some of the blame.

The issuing of so many cards to any one individual should be restricted. I realize that we do not have to accept them, but when you are faithful in paying up one card the company see that and sends many more to you. Any way the problem has been resolved.

You really do not know the pressure that has been taken off someone.

I do not think you should change anything. Your contacts were assuring and I appreciate everything that was done for me.

I sure if something of the nature should arise again, I would not hesitate to call upon your firm again.

Again thank you for all you have done, and God bless all of you

Mike Hillions