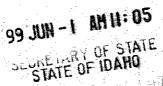


Diversified Collection Services, Inc.

555 McCormick Street, San Leandro, CA 94577-1125

May 28, 1999



Pete Cenarrusa, Secretary of State Idaho Secretary of State Secretary of State 700 West Jefferson Boise, ID 83720 C112717.

Dear Mir Cenarrusa:

This is to inform you of a change of officers in our organization as follows:

Effective June 10°, 1999 Rebecca L. Taylor has resigned her office as Secretary and Treasurer of Diversified Collection Services. The Board has elected the following members to replace her:

Dale R. Huber will be appointed Secretary. Brian K. Cowley will be appointed Treasurer.

Should you have any questions in this regard please contact me at 510/338-2324.

Kindest regards,

D.C.S., Inc.

Silvia Perreira Corporate Assistant

/sp