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December 29, 2014

FROM: T.J. Kratzenberg, President

TO: Keystone Collections Group Clients

RE: SSAE-16 SOC1

This correspondence is intended to confirm that there have been no material changes to either the internal controls or operations of Keystone Collections Group from July 1, 2014 to the present date.

Should you require any further information concerning this matter, please advise.

Sincerely,

KEYSTONE COLLECTIONS GROUP

T. J. Kratzenberg, Esquire

President

TJK/kmp