



Barbara A. Lyon
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February 20, 2004

Mr. Thomas J. Fox
Cambridge Credit Counseling Corporation
67 Hunt Street
Agawam, MA 01001

Dear Mr. Fox:

I want to take the time to thank you for sharing your time and resources with me during our meeting yesterday, February 19, 2004.

The projects you are currently engaged in are of great interest to me. I feel like you are touching on many issues of great import to students and their future success. I am thrilled and most eager to establish a long-lasting relationship with you and Cambridge Credit Counseling Corporation.

If it would not be too much trouble, I would be grateful to have that website that we discussed regarding online banking. For your convenience, my fax number is 860-763-8810.

I look forward to our next contact, where I hope to discuss arranging a field trip to your facility because only by working together can we make a difference. You and your organization make that evident by the incredible work you continue to do.

Thank you. It was my pleasure to receive a first-hand look at Cambridge Credit Counseling Corporation.

Sincerely,

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Mr. Chuck Lombardo
Education/Certification Manager
Cambridge Credit Counseling Corporation
67 Hunt Street
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Dear Mr. Lombardo:

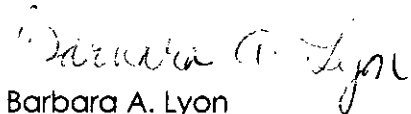
I want to take the time to acknowledge the time you spent meeting with me yesterday, February 19, 2004.

As you know, I first met Guy and Thom at the Basketball Hall of Fame in January during a money management workshop for junior and senior high school students. I attended individually for purposes of previewing the program to determine which students will accompany me in April on the 29th.

I am fully impressed with the incredible work your organization is doing to educate our young people about money. Your work is certainly timely and extremely critical. I look forward to merging our efforts on behalf of my students.

Thank you again for taking time out of your busy schedule to meet with me yesterday.

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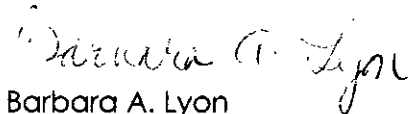
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January 30, 2004

Mr. Guy Swiatlowski
Business Development Manager
Cambridge Credit Counseling Corporation
67 Hunt Street
Agawam, MA 01001

Dear Mr. Swiatlowski:

Bravo, bravo, bravo! What a terrific workshop you put on yesterday at the Basketball Hall of Fame. I'm so happy I decided to preview it first.

The Adult Education director has agreed to supply the school bus through certain grant monies after listening to my summary of your workshop and reading through the workbook.

I have penciled in February 19, 2004, at 1:00 P.M. to meet with you at your offices in Agawam, Massachusetts. I'm looking forward to an ongoing relationship with you and your organization.

Thank you again for an outstanding workshop.

Sincerely,

Barbara A. Lyon