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Kramer-Triad Management Group, L.L.C.

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July 26, 2013

To Whom it May Concern,

I have been using the services provided from ADAC for at least the last 3 years and with better results than I could get with our local attorneys. The bottom line is that you will get back your full past due association fees while the fees for ADAC are collected and accounted for separately.

I can cite a number of examples to prove my case. We had one resident that owed the association over \$5,000 and this association used an attorney to try to collect the delinquency. The association spent \$1600 for the attorney services and was never able to collect a dime. The resident did not show up for his court date and even though a bench warrant was issued for his arrest, nothing has ever come of this case and the association only compounded the debt.

I had a similar case with ADAC where a resident owed \$5000 and a past collection agency tried to foreclose on the home but failed to follow up. The association even had the title to the home in their name. I presented the case to ADAC and asked them to evict the resident. We did pay a little more for this service, but the end result is that the debt has now been paid in full.

I find ADAC to be very accommodating with any request I make and track their progress through their website ONYX. I can't name another collection agency that I would personally work with other than ADAC. I would expect you would feel the same way.

If you have any questions concerning this letter, please do not hesitate to contact me.

Sincerely,

Kirk D. Smith, CMCA, AMS
Community Association Manager
Kramer-Triad Management
Ann Arbor, MI