



Credit Bureau Systems, Inc.

October 30, 2015

Mike Ginsberg
Kaulkin Ginsberg Company
6010 Executive Blvd., Suite 802
Rockville, MD 20852

Re: KG Prime

Mr. Ginsberg,

I just reviewed **The Fall 2015 Accounts Receivable Management Review** publication titled "The Strategic Guide to Profitable Expansion." It is perhaps the most comprehensive view of market segmentation, current trends, and future predictions I've witness in several years. I found coverage of Healthcare ARM particularly insightful. We continue to see value in the KG Prime product and thoroughly appreciate the diligence you take in accumulating data and drawing conclusions from your findings.

Thank you for the review. We are looking forward to future iterations.

Sincerely,

L.D. Ledet
Chief Operating Officer