



**Yancey Bros. Co.**

330 Lee Industrial Blvd.  
Austell, GA 30168-7497  
770.941.2300 tel  
770.819.5570 fax  
800.282.1562 toll free  
www.YanceyBros.com

November 28, 2011

**RE: Oxford Capital Recovery**

To whom it may concern:

As the Caterpillar Equipment Dealer for the state of Georgia, Yancey Bros Co deals with a wide range of customers in a variety of economic situations. Using investigative efforts, customer service skills, and diligence, **Oxford Capital Recovery** has helped to increase the percentage of collected accounts to a level not seen with other third party collection firms.

**OCR** has stepped up to the challenge of working with customers, making them a valued part of Yancey's collection efforts. The commitment of **Michael Cooper** and **Marcus Tovar** will help to provide a similar experience for other companies as well.

Sincerely,

A handwritten signature in black ink, appearing to read "Kim K. Rarker", written over a faint circular stamp.

Kim K. Rarker  
Executive Credit Manager  
Yancey Bros. Co.