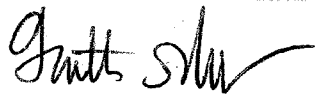


The Hope Now Alliance

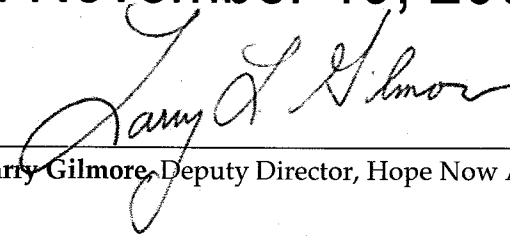
Recognizes

Credit Card Management Services, Inc.

For Invaluable Contribution to the Foreclosure Prevention Workshop held in Jacksonville, FL on November 19, 2009



Faith Schwartz, Executive Director, Hope Now Alliance



Larry Gilmore, Deputy Director, Hope Now Alliance



Kenneth D. Wade, Chief Executive Director, NeighborWorks America

