

DebtHelper.com
Credit Card Management Services, Inc.

2007 Annual Report

Corporate Headquarters

4611 Okeechobee Boulevard
Suite 114
West Palm Beach, FL 33417
Telephone: 800-920-2262
Facsimile: 866-561-2622
www.debthelper.com

Board of Directors

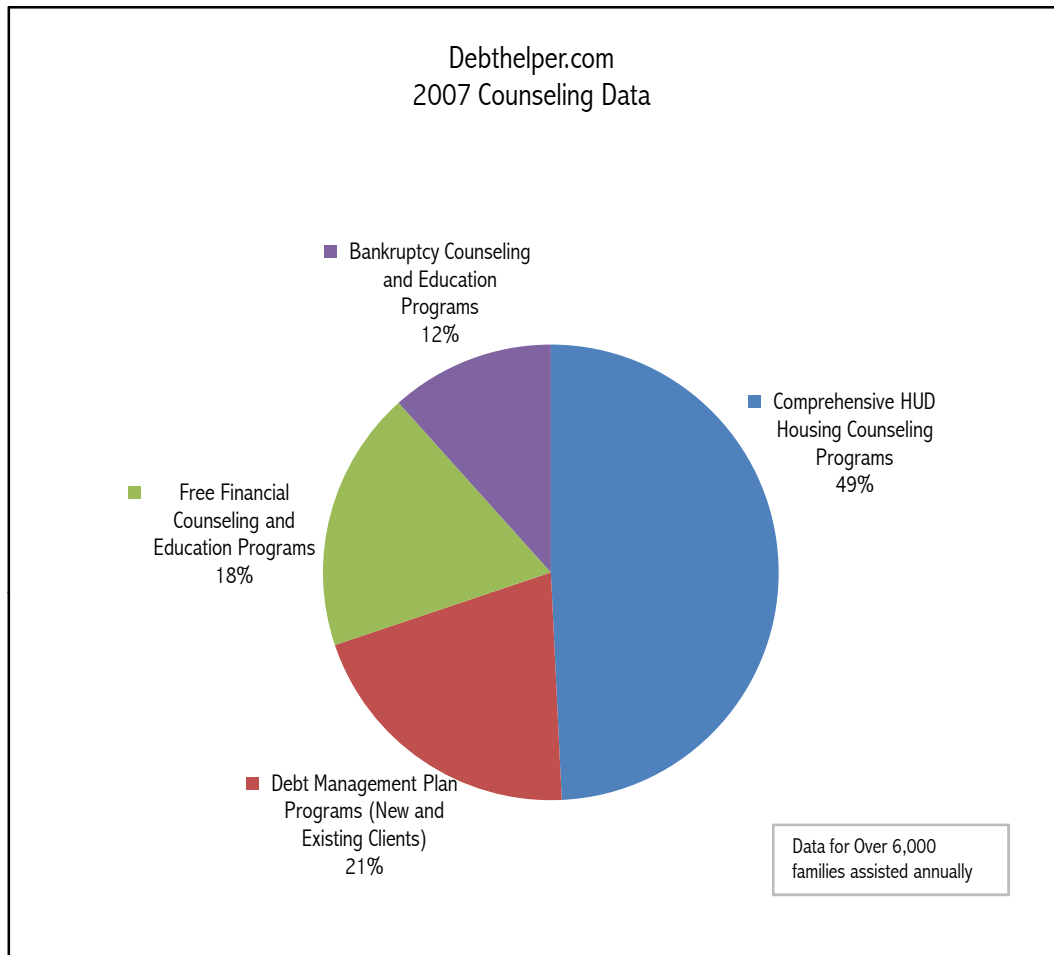
Mr. Matt Curran
Jupiter Medical Center
Mr. Kurt Stahura, Ph.D.
University of Nevada, Las Vegas
Mrs. June Hudak, R.N.
Retired - The Mintz Family Nurse

Founder and President

Mr. Paul L. Donohue, Jr.

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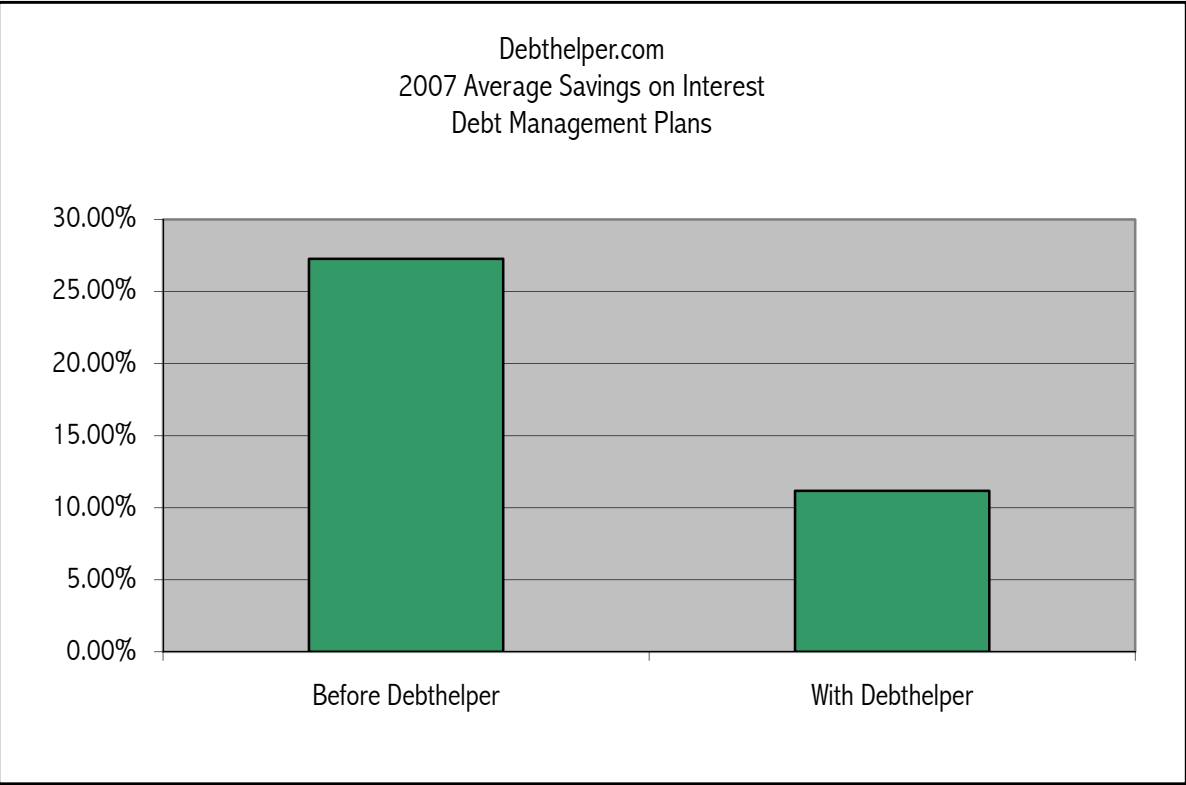
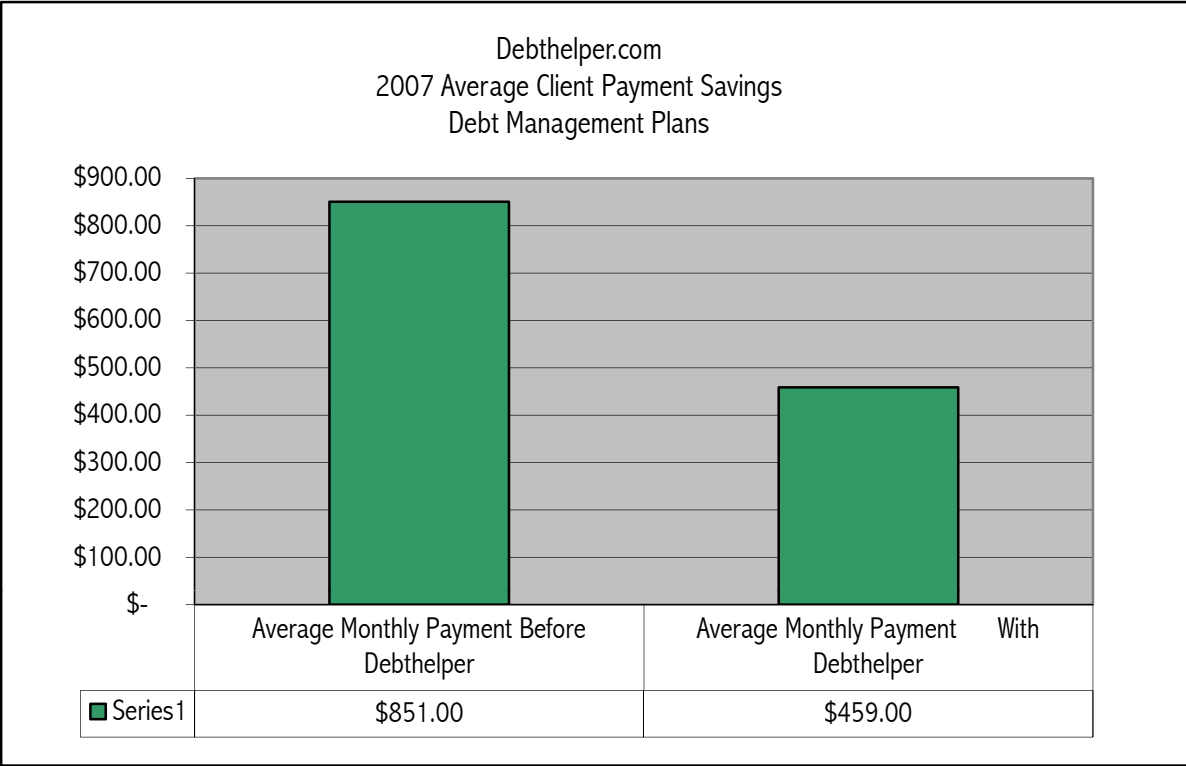


2007 Program Services

Reverse Mortgage Counseling
First Time Buyer Education Courses
Loss Mitigation and Default Resolution Counseling
Credit Report Review
Debt Management Programs
Bankruptcy Counseling
Bankruptcy Personal Financial Management Instructional Courses
ID Theft Education

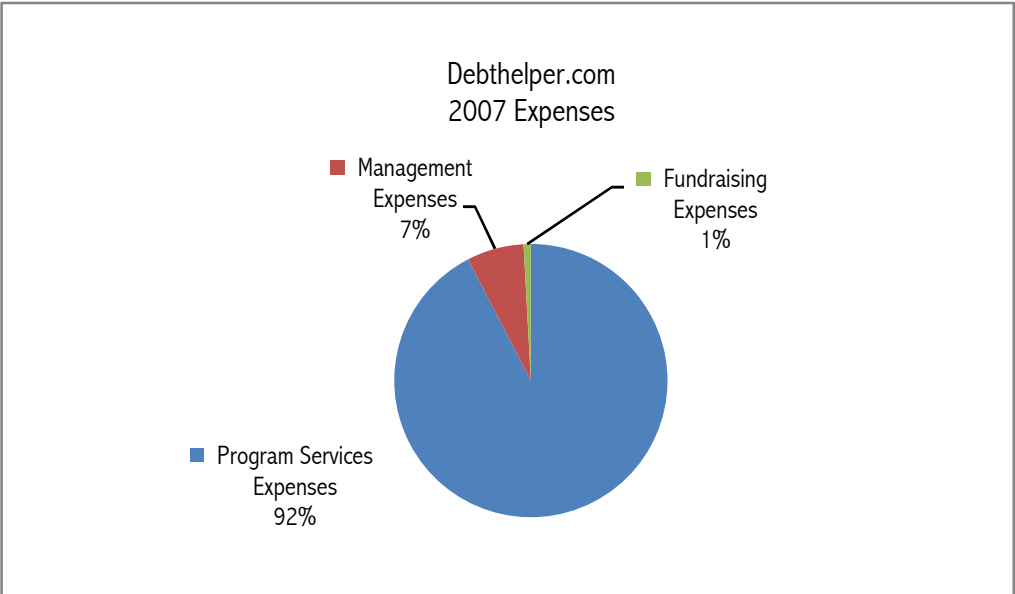
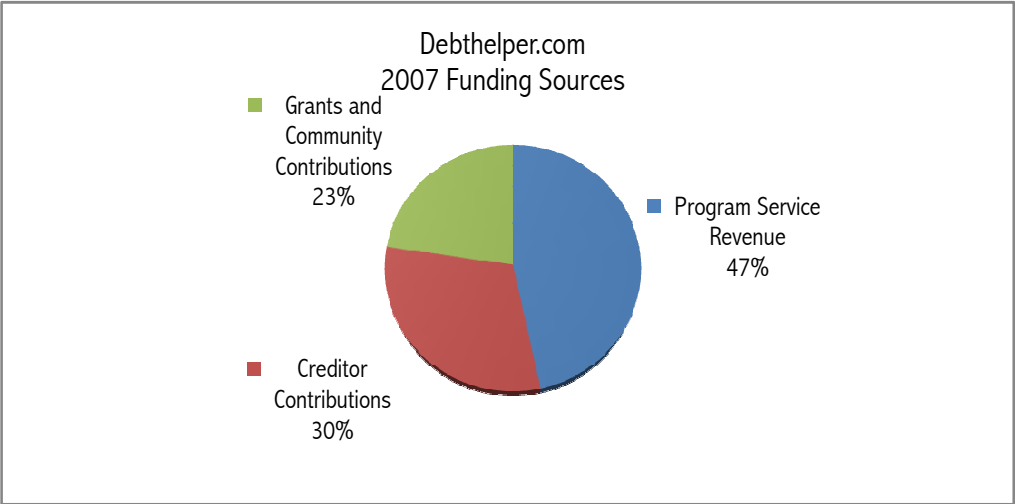
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<i>DMP Client Summary:</i>	Average Debt:	\$9,714.00
	Average Monthly Income:	\$2,374.26
	Average Age:	47
	Average Cards:	3.4
	Female:	61%
	Male:	39%
	Single/Widowed/Divorced:	62%
	Married:	37%
	Caucasian:	57%
	Other:	37%
	Hispanic:	3%
	African American:	2%

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A Letter from the President and Founder:

Our mission is providing compassionate, professional debt management counseling and education in an ethical manner with efficient, timely and problem-solving client support. We are dedicated to our community with our main support focused on helping low to moderate income families gain financial self sustenance.

Credit Card Management Services, now doing business also as Debthelper.com is proud to be affiliated with companies and organizations that help us meet our ambitious goals. Our partners provide us a product, service or referral necessary to meet the needs demanded by our community.

*Credit Card Management Services is licensed by multiple states to provide credit, housing and bankruptcy counseling. Debthelper.com is a Housing and Urban Development (HUD) Approved Counseling Agency and is approved to Issue Certificates of Completion of Bankruptcy Counseling and a Personal Financial Management Instructional Course in compliance with the Bankruptcy Code **

As a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA), you can be confident Debthelper.com follows a strict Code of Practice. This governance requires us to have an annual independent financial audit, utilize certified credit counselors, and pass the annual ISO 9001: 2000 process audit. Qualification for this certification meets or exceeds industry standards of excellence for credit counseling.

As an IRS 501(c)3 non-profit credit, housing and bankruptcy counseling agency, our mission is most successful when we partner with difference makers like your organization.

Thank you.

Paul L. Donohue



*Approval does not endorse or ensure quality of Agencies services.
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We are helping to make our community

economically self-sustaining and financially fit.

. . . One family at a time, by . . .

Lowering Unsecured Monthly Debt Payments

Lowering Monthly Interest Rates on Credit Cards

Stopping Late Fees and Other Fees

Stopping Collection Calls

Getting People out of Debt

Teaching People About Homeownership

Helping People With Their Credit

Understanding Reverse Mortgages

Providing Information on Alternatives to Reverse Mortgages

Preserving Homeownership by Preventing Foreclosure

Setting Goals for the Future

Teaching People How to Spend Wisely

Teaching People Budgeting and Saving

Finding Ways for People to Save Money

Educating on ID Theft

Providing Facts on when Bankruptcy is an Option

Providing Bankruptcy Alternatives

Providing Information on Consumer Rights

Educating Clients With Easy to Understand & Informative Sessions

Educating on Finance after Bankruptcy