

November 19, 2008

Dear Debt Resolve Shareholder,

Debt Resolve (DR) responded **today** to an article that appeared in the **November 12th** issue of the WSJ which mentioned DR and other national companies who own or collect consumer debt. DR wishes to clarify that the reported operational losses in the WSJ article relate to its closed First Performance subsidiary that was acquired as a laboratory to further develop the company's Internet debt resolution platform. As a result, new products, including the consumer site, ISettleNow.com were announced in August of this year. Further, DR is an Internet company that facilitates the collection, resolution and settlement of consumer debt on behalf of its clients. The company is neither a collection agency nor a debt buyer.

DR provides consumers a convenient and private means of making offers online to settle their debt, **avoiding** the classic, embarrassing **AND OFTEN HARASSING** debt collection call is the **subject of many industry complaints**. As a user friendly system, the platform is designed for the consumer to resolve their difficult financial problems, on-line 24/7, in the privacy of their own home or office. Many creditors and debt owners are providing the DR system as a consumer friendly way of debt resolution.

The DR approach is also more **cost effective**. The WSJ article highlights the need for technology to improve the collection process and **reduce costs**. Creditors are burdened with increasing expenses of agent turnover of agents and reduced recoveries. Ultimately **all consumers** share in these costs by higher credit fees and rates. DR's platform reduces the cost of collection (**IN TERMS OF COMMISSIONS TO COLLECTION COMPANIES**) by over 50 per cent and collects on average 18% more than their **DEBT HOLDERS HAVE REALIZED VIA TRADITIONAL LETTER AND CALL COLLECTION APPROACHES**.

In the first half of 2009, DR will release its next Internet version, www.iSettleNow.com which will allow consumers to settle their debts from a credit report or start the settlement process without involving

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creditors. The consumer is continuing to move to the Internet for all aspects of personal and business transactions, especially for financial services. DR reports growing acceptance for their Internet solution; it reports a better than 13% increase in unique visitors to their website in the last 3 months and expects usage to continue to increase dramatically among consumers.

We have been described as the "ebay" of debt **IN AN EXTREMELY LARGE MARKET- PLACE OF DELINQUENT AND DEFAULTED CONSUMER DEBT**. We provide a place in "cyberspace" where good faith offers and demands can be made and a settlement occur on terms acceptable to both sides without human intervention. DR is the only patented on-line dispute resolution system. We allow parties to make offers over the Internet in a totally virtual world. We stand by our tag line "Resolved. With Dignity". We lower the costs to collect and improve the collection process, which helps creditors and consumers alike.

On behalf of the directors and associates of Debt Resolve, thank you for your continued support of our company.

Sincerely,

Kenneth Montgomery, CEO