

## LEGAL NOTICE

To all customers of:

DEBTICATED CONSUMER COUNSELING, INC.  
AMERIDEBT, INC.  
A BETTER WAY CREDIT COUNSELING, INC.  
CREDICURE, INC.  
MASON CREDIT COUNSELING, INC.  
NEXUM CREDIT COUNSELING, INC.

NEWAY, INC.  
THE CREDIT NETWORK, INC.  
VISUAL CREDIT COUNSELING, INC.  
PREACTIVE, INC., OR  
DEBTSCAPE, INC.

**This Affects Your Rights as a Member of Certified Classes in a Class Action. You need to know that:**

- a. A class action settlement relating to these agencies has been preliminarily approved in a federal court in Maryland; and
- b. A fairness hearing for final approval will be held on **September 18, 2006**.
- c. Before **August 25, 2006**, you may object to the proposed settlement.

- Whether they object or not, AmeriDebt clients will get their shares automatically from the FTC.
- Clients of the other credit counseling agencies listed above will get their shares if they do not object.
- You don't need a lawyer, and don't have to fill out any forms to get paid.

### FOR MORE INFORMATION:

- (1) visit [www.PolacsekClass.com](http://www.PolacsekClass.com); or
- (2) call toll-free **1-888-385-3082**

### **THIS NOTICE MAY AFFECT YOUR LEGAL RIGHTS. READ IT CAREFULLY.**

In January 2006, separate settlements were reached to end the class action you were notified of last year concerning your "contributions" to the credit counseling agency or CCA named above ("the Agency"). The U.S. District Court for Maryland has ordered this Notice be posted because you were a client of the Agency.

- A. Summary of Proposed Settlements.** A settlement of up to approximately \$35 million has been negotiated with Andris Pukke, and with the IRS which receives 30%. You'll share in it, and in a smaller settlement from his wife, with other class members. Your fractional share depends on both the value of the "contributions" you paid the Agency, and on the value of Pukke's assets recovered. A Court-appointed Receiver is collecting Pukke's assets. As of December 31, 2005 an estimated \$35 million worth of assets had been brought into the Receiver's estate. Class counsel will apply for attorneys' fees and costs of \$2.75 million which must be paid from the fund, which is capped at \$35 million net of the Receiver's fees and expenses. For copies of a more detailed Notice call 1-888-385-3082. For copies of the settlements, court filings, and Receiver's reports, you may visit [www.PolacsekClass.com](http://www.PolacsekClass.com) or [www.ftc.gov/ameridebt](http://www.ftc.gov/ameridebt) and download them, and/or get updates.
- B. What You Can Do?** You have three options:
  1. Do Nothing and Get Your Share. Unless you object **you will get your share automatically, so long as we have a valid address for you. You don't need a lawyer, and don't have to fill out any forms to get paid.**
  2. Change Address. If you need to change your address or would like to receive email about this case, send the information to Polacsek Class Administrator, P.O. Box 6198, Novato, CA 94948-6198 as soon as possible.
  3. Submit an Objection. You can file an objection setting forth your reasons why the proposed settlements shouldn't be approved. It must: (a) be signed; (b) state your reasons for objecting; (c) include the case number 8:04-cv-00631PJM; (d) name any attorney you expect to represent you; (e) be postmarked before August 25, 2006; (f) be addressed to (i) Clerk, U.S. District Court, District of Maryland, 6500 Cherrywood Lane, Room 475-A, Greenbelt, MD 20770; to (ii) Polacsek Class Counsel, Garrett M. Smith, Michie Hamlett Lowry Rasmussen & Tweel PLLC, P.O. Box 298, Charlottesville, Virginia 22902, and to (iii) defense counsel, John B. Williams, Jones Day, 51 Louisiana Ave., NW, Washington, DC 20001-2113.
- C. There Will Be A Fairness Hearing** before the Hon. Peter J. Messitte on September 18, 2006 at 11:30 a.m., 6500 Cherrywood Lane, Greenbelt, MD 20770, in a courtroom to be announced on the [PolacsekClass.com](http://PolacsekClass.com) website to decide objections, and whether the proposed settlements are fair, reasonable, adequate, and in the best interests of the class, and to approve Plaintiffs' counsel's fees, stipends and costs. If the settlements are approved, fees will be paid, and a distribution will be made after all proceeds are collected. That date is unknown. Please be patient. Updates will be available at the website [www.PolacsekClass.com](http://www.PolacsekClass.com).
- D. For More Information.** Most Court filings in the Action are available at your expense at the Court's web site: [www.mdd.uscourts.gov/](http://www.mdd.uscourts.gov/) under Case No. 8:04-cv-00631PJM. Any further questions that you or your attorney may have concerning this Notice should be directed to Polacsek Class Counsel, Garrett M. Smith, at (434) 951-7213. Do not contact Defendants, the Court, the Clerk or the Judge about this litigation. They may not answer your questions.