From the Atlanta Conference Call with Michael Berger and his team this evening:

- o Michael Berger has just extended the hard deadline to retain his firm to April 1st because there are still students finding out that there is a support system set up.
- o Berger & Assoc. is charging \$800 as a one time fee. No additional charges will be added to your account -- by contract. Co-signers will be linked together with their student for a one-unit \$800 fee.
- o AES is giving an automatic 90-day deferment on all loans because they were being inundated by calls from students. We are entitled to four (4) six month deferments per our contracts. This is merely an initial deferment.
- o DO NOT accept a "Forgiveness" of your student loans. If you agree to a forgiveness, you may be issued a 1099-C (C stands for Cancellation of Debt) for the amount of the forgiveness and you may have to pay state and federal income taxes on the amount.
- o Students are receiving mail from Attorney McPherson. She is a Jerry Airola attorney. She is offering to file paperwork for students for free. She is filing the paperwork against the court case that is linked to a Silver State shell company that has no assets -- not the case against the Jerry Airola big money Silver State court case. DO NOT use her services. She is filing the paperwork in the wrong court.

From Former Student Brian Messina: URGENT MESSAGE!!! READ ASAP!!!

"...So this morning I was checking into when one of my credit card payments was due and that credit card company offers a free snapshot of my FICO score (for those of you who don't know what that is, it's your credit rating/score). I said to myself, hmmmm, with all this crap going on, I'm going to go check to see where I stand right now. Low and behold, I click on the report, and find that my score has dropped 100 points (over 40 just today) this month... .oh wait, we're only 4 FRICKIN' DAYS INTO IT!!! Naturally, I was in shock and wanted to get to the bottom of it. So I went and got a free credit report for myself (www.annualcreditreport.com), and what do I find, AES/SLX had not taken off my delinquency payment reports from a few months ago (SSH didn't have my graduation date set right, and when I finally got it all "taken care of", they assured me they were going to take them off). If you had this problem (and I know a few of you did), go a get a report ASAP, and see if you had the same problem. If they reported it and it got "taken care of" before, this will be more fodder for the lawyers to use as they now may be in violation of Fair Credit Reporting Act if they're found to be purposely trying to ruin your credit...."

Regarding Las Vegas on Monday afternoon.

I can still get rooms at the Stratosphere for \$45 for Sunday night. Monday's prices there are high. I can get Sunday and Monday night at the Wild Wild West for \$50 and \$59. Contact me directly for rooms $\underline{\text{Tony@SuperiorTravel.com}}$. I will see you all at the courthouse at 3:00 p.m. on Monday. Details on the website.

For those of you who don't yet have our web address, it's:

http://www.TCVSystems.com/HeloPilots

Let's get the word out to everyone on your mailing lists.

Thanks,

Tony

Clear on the right, clear on the center, clear on the left.