

Blanket Client Bond

Bond Number: 277824700 BCB

KNOW ALL MEN BY THESE PRESENTS, that RYAN & RYAN LTD, INC. located at 1517 BEECH ST., CHESWICK, PA 15024 as Principal and the TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA, a CONNECTICUT corporation, as Surety, are held and firmly bound unto any person, partnership, association or corporation, including other ACA INTERNATIONAL members, doing business with the above-named Principal, as Obligee, for the sum of TEN THOUSAND DOLLARS AND NO/100 (\$10,000) who may have been injured or damaged by an act or omission of the Principal as defined by this bond.

WHEREAS, the above bound Principal is a collection agency, and desirous of making bond coverage available in states where no statutory bond is required or as an excess to those states with a requirement.

NOW THEREFORE, the condition of this obligation is such that if the above bound Principal shall account for and remit monies due to the Obligee, this obligation shall be void, otherwise to remain in full force and effect.

PROVIDED, HOWEVER, that this bond is executed upon the following conditions and limitations:

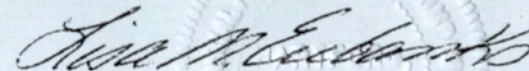
1. The liability to the Surety shall not exceed the penal sum of this bond as listed above.
2. If Obligee is entitled to the benefit of any other valid or enforceable insurance or bond, then this bond shall be in excess to those coverages. Discovery of injury or damage by an obligee shall render void, future coverage under this bond to that specific obligee.
3. This bond shall not be used as a guarantee to fulfill any contract between Principal and Obligee wherein Principal is required by contract to post a surety bond.
4. Any claims on this bond must be submitted, by registered mail, to TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA, Surety Bond Department, ONE TOWER SQUARE, HARTFORD, CT 06183. All claims must be filed within one (1) year of the expiration date of this bond. The Surety is not responsible for claims occurring after the expiration of this bond.
5. Any suit under this bond must take place in a United States court within one year of the expiration date of this bond.
6. In the event there is a recovery of all or a portion of the loss by the Obligee, the Surety shall be reimbursed the amount recovered.
7. In no event shall the obligation of the Surety hereunder exceed in the aggregate, the amount herein stated, regardless of the number of years the bond remains in force, the number of annual premium payments made or the number of claimants or claims made.
8. It is also understood and agreed, that if the surety shall so elect, this bond may be cancelled at any time prior to the expiration date by serving written notice to the Principal.

THIS BOND IS EFFECTIVE ON: JANUARY 01, 2009

AND EXPIRES AT MIDNIGHT (EST) ON: DECEMBER 31, 2009

ISSUE DATE: NOVEMBER 13, 2008

TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA



Attorney-in-fact (Seal)