Exhibit B

8/18/2012 Alice McCullough 2418 North 72nd Terrace Kansas City, KS. 66109 amollym@aol.com

Dear Judge,

Where do I start! At the beginning would be good. My name is Alice Molly McCullough and I've known Delbert and his family through the church and work since he was a little boy.

I moved to another church and lost contact with him and his family for several years as he was growing up.

In the late 90's I came back in contact with his mom and sister. I was working at RMA/NCO as the New Hire Training Manager for collection and customer service when Delbert came back in my life. I had not seen him since he was a little boy and neither of us knew each other except for the job. He was with mustache, mature and a very respectable young man, eager to learn and grasp all the knowledge he could. He would come back for help when he didn't quit understand something and after he learned how to do it would help the other students have clarity. He was a very good team player in class. Always telling jokes and trying to lead the other associates in doing what was right.

After Delbert graduated from my class, I watched silently as he grew with experience and knowledge. When the managers brought a new way of doing something to the floor with the associates and they were having problems, he would always come back for a clearer understanding and then would deliver to his teammates that were struggling. With Delbert coming to me for enhancement training, he helped the Center Manager decide it was better for me to do the enhancement training for the associates and managers. It helped to save time and money.

Delbert over the years moved up in the company to be one of the top collectors and the best team player to help not just on his team but he would go help others that were struggling on different teams. He used his knowledge and patience with goals of the company and associates. Young men that cam to work with bagging and sagging pants, after being around Delbert, would have a belt on, pride in themselves and came to work on time and ahead of time. Delbert and a couple of the other experienced collectors would come to my new hire classes on the second week to let them know with time, hard work and experience they would be able to achieve their goals. Delbert stated they would also be there to assist them.

Delbert developed a great respect for me over the years at work. And one day he said Ms. Alice guess what I found out! I expressed, what? He said you know my mama. I asked who she was and she was on my church usher board. Delbert was bragging about the Training Manager at work that cared about all of her students, and would go the extra mile to help them learn and understand their job. His mother and sister asked what my name was and he told them Ms Alice McCullough and they informed him that I sounded like Ms Molly McCullough at church of whom I was one and the same. The old saying, it is a small world.

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We both were proud of each other, as I have found out from his mom and others that Delbert highly respects me. I could walk on the floor and hear the associates saying, here comes Ms Alice. Delbert would be texting on his phone. But that would be one text that would not be sent and he would immediately put that phone away. The other associates asked why he stops so quickly for me and he expressed that I was like his mom away from home. Her look tells me you know better and he would stop.

I have watched him grow and move into a lead to assist every one across the floor. He is a very positive role model.

After the company downsized, associates lost their jobs and then the company closed I lost touch with Delbert until his mom informed me of where he was. I have been writing him and believe if he is given another chance, Delbert will make good and do all the right things. He is looking forward to getting back in church with us and I've heard of different ones who are willing to hire him. I pray you will find leniency and understanding in giving him another chance to do the right thing in our society, with his family and church.

Sincerely,

alice McCullough

Alice McCullough