

Alternative Debt Portfolios, L.P.
790 Ida Court
Incline Village, NV 89451

Dear Dentist/Doctor:

This letter is being sent to you in an effort to clear up any confusion or misinformation distributed in the E-Z Pay matter. It is ADP's position that Alternative Debt Portfolios, LLC and Alternative Debt Portfolios, L.P. ("ADP") purchased some of the accounts receivable, i.e., dental services financing contracts, which E-Z Pay Services, Inc. ("E-Z Pay") had originated with dental patients across the country, from E-Z Pay. These purchases resulted in millions and millions of dollars of cash payments from ADP to E-Z Pay. So that you can confirm ADP's payments to E-Z Pay, we are posting banking records of the wire transfers on our Website, they will be posted at www.adpfund.com/ContactInfoE-ZPayInquiries.htm. For clarification, the redacted information on those bank statements contains transactions for other ADP clients not related to E-Z Pay.

Under ADP's agreement with E-Z Pay, it is ADP's position that E-Z Pay had the obligation to pay your office all amounts due under your respective agreement with E-Z Pay for all of the accounts receivable that ADP had purchased involving your patients, based on the Provider Payment Guarantee executed by E-Z Pay. Duvera Billing Services, LLC ("Duvera") is the billing service company with which ADP has contracted to collect monies owed on accounts purchased by ADP as well as those still owned by E-Z Pay.

In July 2006, it came to ADP's attention that E-Z Pay had not fulfilled its obligations under both its agreement with you and its agreement with ADP that you be notified of ADP's purchases and paid. As a result of this information, ADP chose to cease further E-Z Pay purchases. As a result of ADP's decision, E-Z Pay threatened to tell the dentists/doctors that ADP owes them money. As stated above, it is E-Z Pay's responsibility to pay the dentists/doctors the amounts owed to them. As a result of E-Z Pay's threats, ADP filed a lawsuit in Nevada and obtained a Temporary Restraining Order against E-Z Pay to prevent them from spreading false information to the dentists/doctors. Details can be seen at www.adpfund.com/DentalProviderLetter.htm. We have reason to believe that E-Z Pay violated this TRO through a letter which was sent to many dentists/doctors under the guise of being from another doctor, and which contained substantial misinformation and malicious content. A hearing is pending to determine if E-Z Pay acted in contempt of court.

ADP would like to see that you as well as all the other dentists/doctors are paid. We at ADP would also like to determine where all the cash paid to E-Z Pay has gone. The most efficient way to accomplish that is through a reorganization of E-Z Pay's business under the control of independent bankruptcy trustee management. Consequently, some dentists have joined in commencing an involuntary Chapter 11 bankruptcy case: In re E-Z Pay Services, Inc., BK-N-06-50567, which is pending in the United States Bankruptcy Court in and for the District of Nevada. ADP has moved for the appointment of a Chapter 11 Trustee to take control over E-Z Pay, recover cash and other assets that are unaccounted for under the former management, and reorganize the business so that it can generate income to pay creditors, including you. A hearing is being held on August 18th to determine if a Trustee should in fact be appointed based on the facts. If you would like more information, please go to www.adpfund.com/ContactInfoE-ZPayInquiries.htm or contact the attorney who represents the petitioning creditors: Janet L. Chubb, Esq. with Jones Vargas: (775) 786-5000 or jlc@jonesvargas.com.

In the interim, for all of our benefit, all patients should continue to pay their obligations under their dental services financing contracts to Duvera. In due course the Bankruptcy Court will determine the proper distribution of funds. We ask that you not interfere with the collections on these accounts. If you direct patients not to make payments or seek to have them pay you directly, it is possible that you will be subjecting yourself to potential claims by ADP and/or E-Z Pay for intentional interference with contractual relations and other possible torts. Certainly, no one wants to be forced to file legal action against you or your patients for funds that should be paid pursuant to the dental services financing contracts.

Moreover, neither you nor your patients want to possibly be subject to liability for violating the automatic stay currently in place due to the bankruptcy action that has been filed.

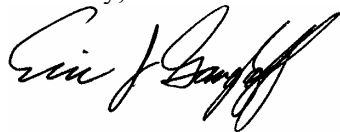
Finally, it would be unfair to your patients to suggest that they should become delinquent on their dental services financing contracts, and have their personal credit affected, by redirecting payments directly to your office. Consequently, if you have received direct payments on a patient's behalf, please forward them to Duvera so that the patient's account can be properly credited. The Court can then decide where that money should go.

Duvera Billing Services, LLC
5620 Paseo Del Norte #127-233
Carlsbad, CA 92008
Toll Free # (866) 438-8372
Fax # (760) 602-1209

We share your frustration in this unfortunate matter. In an effort to resolve this in the most economical, speedy and efficient manner, the proper forum with jurisdiction over all parties for resolving this dispute is the Bankruptcy Court in Nevada, where E-Z Pay is incorporated. If you have been contemplating filing an action against E-Z Pay and/or ADP and Duvera in your State's court, please advise your attorney that this bankruptcy has been filed, and that the appropriate venue for claims is now the United States Bankruptcy Court in and for the District of Nevada. This will save you from incurring unnecessary legal expenses in this matter, since we intend to have all actions filed in local courts removed and transferred to the Bankruptcy Court where they can be consolidated into one proceeding.

Please know that ADP would like to work with you, not against you to resolve these problems. Please contact us if you have any further questions, comments or concerns at servicing@adpfund.com.

Sincerely,



Eric J Gangloff
Managing Director
Alternative Debt Portfolios, L.P.