

Department of Labor, Licensing and Regulation  
 Commissioner of Financial Regulation  
**2011 Maryland Debt Settlement Services Provider Consumer Activity Data Submission**  
 For Period From October 27, 2010 Through December 31, 2011

Number of Consumers Served  
 Total number of debt accounts serviced during reporting period  
 Total number of debt accounts settled during reporting period  
 Total principal amount of enrolled debt for debts serviced during reporting period

	623
	3655
	503
	\$ 17,079,213.88

Total principal amount of enrolled debt for debts settled during reporting period  
 Total settlement amount for debts settled during reporting period  
 Total savings amount for debts settled during the reporting period

	\$ 1,589,732.50
	\$ 780,257.75
	\$ 809,474.75

**COMPLETED / CANCELLED / INACTIVE (not proceeding to next year)**

Number of Consumers  
 Total principal amount of enrolled debt for debts serviced during reporting period  
 Total principal amount of enrolled debt for debts settled during reporting period  
 Total settlement amount for debts settled during reporting period  
 Total savings amount for debts settled during the reporting period

For consumers who completed a debt settlement program during the reporting period, savings per account (\$) - MEAN  
 For consumers who completed a debt settlement program during the reporting period, savings per account (\$) - MEDIAN  
 For consumers who completed a debt settlement program during the reporting period, savings per consumer (\$) - MEAN  
 For consumers who completed a debt settlement program during the reporting period, savings per consumer (\$) - MEDIAN  
 Debt remaining Active (for those still ACTIVE)  
 Debt left unaddressed  
 For consumers who completed a debt settlement program during the reporting period, fees paid to the Registrant (per consumer fee in \$)  
 For consumers who completed a debt settlement program during the reporting period, fees paid to the Registrant (per consumer fee as % of savings)

	COMPLETED / CANCELLED / INACTIVE (not proceeding to next year)		
	All Debt Settled All settled/none	Some Debts Settled Some settled/none	No Debts Settled None settled/none
	active/none cancelled 11	active/some cancelled 16	active/all cancelled 62
	\$ 185,236	\$ 351,674	\$ 807,809
	\$ 185,236	\$ 51,251	\$ -
	\$ 97,521	\$ 24,536	\$ -
	\$ 87,715	\$ 26,715	\$ -
	\$ 6,265	\$ 1,113	\$ -
	\$ 4,933	\$ 591	\$ -
	\$ 7,974	\$ 1,670	\$ -
	\$ 5,640	\$ 1,226	\$ -
	\$ -	\$ 300,423	\$ 807,809
	\$ 2,152	\$ 728	\$ -
	26.99%	43.60%	\$ -

**ACTIVE (proceeding to next year)**

	Some Debts Settled		No Debts Settled		Total
	Some Cancelled Some settled/some	None Cancelled Some settled/some	Some Cancelled None settled/some	None Cancelled	
	active/some cancelled 56	cancelled 219	active/some cancelled 47	cancelled 212	623
	\$ 1,780,855	\$ 6,160,345	\$ 1,691,534	\$ 6,101,761	\$ 17,079,214
	\$ 300,377	\$ 1,052,868	\$ -	\$ -	\$ 1,589,733
	\$ 140,514	\$ 517,687	\$ -	\$ -	\$ 780,258
	\$ 159,864	\$ 535,182	\$ -	\$ -	\$ 809,475
	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ 918,073	\$ 5,107,477	\$ 1,052,963	\$ 6,101,761	\$ 13,180,274
	\$ 562,404	\$ -	\$ 638,571	\$ -	\$ 2,309,207

For consumers who became inactive, cancelled or terminated a program, indicate the percentage of consumers in each category below based on the amount settled (if any) versus the principal amount of debt enrolled.

i. Settled 100% of their enrolled debt:	12.4%
ii. Settled 0% of their enrolled debt:	69.7%
iii. Settled up to 20% of their enrolled debt:	11.2%
iv. Settled up to 21-40% of their enrolled debt:	3.4%
v. Settled up to 41-60% of their enrolled debt:	3.4%
vi. Settled up to 61-80% of their enrolled debt:	0.0%
vii. Settled up to 80-99% of their enrolled debt:	0.0%

Creditor Lawsuits after enrollment  
 (note: if account is enrolled with a lawsuit already filed, it is excluded from this calculation)

Number and share of accounts with lawsuit	
No lawsuit	94.7%
Lawsuit	5.3%
Number and share of consumers with lawsuit	
No lawsuit	75.0%
1 lawsuit	19.8%
2 or more lawsuits	5.2%

Subnote: (1) Savings relate only to accounts settled and ignore accounts remaining active