Exhibit 5-A

4th Quarter 2008 Reporting from NAF

Case Name	Case Kind	Filing Date	Disposition Date	Disposition	Arbitrator	Arb Appointed Date	Prevailing Party	Consumer Had Representation	Total Award Amount	Total Case Amount	Percent Arb Fees Paid By Consumer	Percent Arb Fees Paid By Business
[redacted], LLC. v Kenneth [redacted]	Contract	1/23/2007	10/2/2008	Awarded	[redacted]	9/25/2008	Business	No	$8,284.58	$11,039.66	0%	100%
[redacted] LLC. v Sharon [redacted]	Contract	10/18/2007	10/2/2008	Awarded	[redacted]	9/25/2008	Business	No	$2,040.81	$2,795.02	0%	100%
[redacted] Purchasing, LLC v Edward [redacted]	Contract	8/28/2006	10/2/2008	Awarded	[redacted]	9/25/2008	Business	No	$2,232.84	$3,563.19	0%	100%
[redacted] Bank USA, N.A. v Corey [redacted]	Contract	8/11/2008	10/2/2008	Awarded	[redacted]	10/1/2008	Business	No	$3,715.16	$4,073.26	0%	100%
[redacted] Card [redacted] N.A., fka [redacted] Bank, N.A. v David [redacted]	Contract	6/7/2007	10/2/2008	Awarded	[redacted]	9/25/2008	Business	No	$17,718.95	$19,770.03	0%	100%
[redacted] Bank USA, N.A. v [redacted]	Contract	11/12/2007	10/7/2008	Awarded	[redacted]	9/25/2008	Business	No	$2,395.13	$2,395.13	0%	100%
[redacted] PURCHASING, LLC v Barbara [redacted]	Contract	6/30/2008	10/7/2008	Awarded	[redacted]	9/25/2008	Business	No	$2,223.76	$2,223.76	0%	100%
[redacted] Card [redacted] N.A. v Annette [redacted]	Contract	5/19/2008	10/7/2008	Awarded	[redacted]	9/25/2008	Business	No	$6,180.57	$6,180.57	0%	100%
[redacted] PURCHASING, LLC v Susan [redacted]	Contract	6/30/2008	10/7/2008	Awarded	[redacted]	9/25/2008	Business	No	$2,561.02	$2,561.02	0%	100%
[redacted] Purchasing [redacted] LLC v Kim [redacted]	Contract	7/31/2008	10/7/2008	Awarded	[redacted]	9/25/2008	Business	No	$2,992.39	$2,992.39	0%	100%
[redacted] Purchasing [redacted] LLC v Debbie [redacted]	Contract	7/31/2008	10/7/2008	Awarded	[redacted]	9/25/2008	Business	No	$5,280.21	$5,280.21	0%	100%
[redacted] Bank USA, N.A. v James [redacted]	Contract	7/14/2008	10/9/2008	Awarded	[redacted]	9/15/2008	Business	No	$7,949.19	$7,949.19	0%	100%
[redacted] Bank USA, N.A. as successor in [redacted] Bank [redacted] NA v Lora [redacted]	Contract	7/7/2008	10/9/2008	Awarded	[redacted]	9/18/2008	Business	No	$10,883.02	$12,388.58	0%	100%
[redacted] Holdings I, LLC v Jennifer [redacted]	Contract	4/30/2008	10/14/2008	Awarded	[redacted]	8/11/2008	Business	No	$1,755.22	$2,180.74	0%	100%
[redacted] Investments, LLC, successor in interest to [redacted] Bank, N.A. v Barbara [redacted]	Contract	7/9/2008	10/14/2008	Awarded	[redacted]	9/22/2008	Business	No	$8,664.81	$8,664.81	0%	100%
[redacted] Bank USA, N.A. v Norman [redacted]	Contract	8/11/2008	10/15/2008	Awarded	[redacted]	10/14/2008	Business	No	$7,073.67	$7,826.95	0%	100%
[redacted] Bank USA, N.A. v James [redacted]	Contract	4/14/2008	10/16/2008	Awarded	[redacted]	10/9/2008	Business	No	$7,350.76	$7,350.76	0%	100%
[redacted] Recovery [redacted] L.L.C. v William [redacted]	Contract	7/10/2008	10/16/2008	Awarded	[redacted]	10/9/2008	Business	No	$2,901.93	$2,901.93	0%	100%
[redacted] Services, N.A., formerly known as Bank [redacted] Corporation v Holly [redacted]	Contract	5/14/2008	10/16/2008	Awarded	[redacted]	8/4/2008	Business	No	$8,600.00	$20,253.04	0%	100%
[redacted] Recovery [redacted] L.L.C. v [redacted]	Contract	7/24/2008	10/16/2008	Awarded	[redacted]	10/9/2008	Business	No	$4,701.15	$4,701.15	0%	100%
[redacted] Recovery [redacted] L.L.C. v Joseph [redacted]	Contract	7/10/2008	10/16/2008	Awarded	[redacted]	10/9/2008	Business	No	$6,792.60	$6,792.60	0%	100%
[redacted] Recovery [redacted], L.L.C. v Norma [redacted]	Contract	7/10/2008	10/16/2008	Awarded	[redacted]	10/9/2008	Business	No	$2,810.34	$2,810.34	0%	100%
[redacted] Recovery [redacted] L.L.C. v Richard [redacted]	Contract	7/10/2008	10/16/2008	Awarded	[redacted]	10/9/2008	Business	No	$4,536.22	$4,536.22	0%	100%
[redacted] Holdings I, LLC v Denise [redacted]	Contract	4/30/2008	10/16/2008	Awarded	[redacted]	10/9/2008	Business	No	$2,982.25	$2,982.25	0%	100%

Exhibit 5-B

Purchasing, LLC v May	Contract	2/28/2007	9/16/2008	Dismissed			N/A	No		$6,462.74	0%	100%
Purchasing, LLC v John	Contract	1/16/2008	9/16/2008	Dismissed			N/A	No		$11,320.82	0%	100%
Purchasing, LLC v Richard	Contract	11/26/2007	9/16/2008	Dismissed			N/A	No		$7,871.27	0%	100%
Purchasing, LLC v Harold	Contract	9/28/2007	9/16/2008	Dismissed			N/A	No		$1,725.94	0%	100%
Purchasing, LLC v Rebecca	Contract	9/28/2007	9/16/2008	Dismissed			N/A	No		$1,877.37	0%	100%
Purchasing, LLC v Randall	Contract	9/28/2007	9/16/2008	Dismissed			N/A	No		$2,603.32	0%	100%
Purchasing, LLC v Catherine	Contract	9/28/2007	9/16/2008	Dismissed			N/A	No		$7,565.34	0%	100%
Credit LLC, successor in interest to Bank FSB d/b/a Financial Services, Inc. v Christine	Contract	11/15/2007	9/16/2008	Dismissed			N/A	No		$1,492.91	0%	100%
Purchasing, LLC v Sandra	Contract	4/30/2008	9/19/2008	Dismissed			N/A	No		$4,083.10	0%	100%
Bank USA, N.A. v Lillian	Contract	6/2/2008	9/19/2008	Awarded		8/28/2008	Business	No	$3,141.07	$3,141.07	0%	100%
Purchasing, LLC v Terry	Contract	5/30/2008	9/19/2008	Dismissed			N/A	No		$33,187.04	0%	100%
LLC. v Richard	Contract	9/30/2007	9/22/2008	Awarded		8/15/2008	Business	No	$9,610.63	$10,740.98	0%	100%
PURCHASING, LLC v Angela	Contract	6/30/2008	9/23/2008	Dismissed			N/A	No		$5,740.52	0%	100%
Card N.A., formerly known as Bank Corporation v Laurie	Contract	6/4/2008	9/24/2008	Dismissed			N/A	No		$4,857.02	0%	100%
Holdings I, LLC v Cheryl	Contract	4/30/2008	9/30/2008	Awarded		8/12/2008	Business	No	$2,520.03	$2,520.03	0%	100%
Holdings I, LLC v Jeffrey	Contract	4/30/2008	9/30/2008	Awarded		8/12/2008	Business	No	$1,981.99	$1,981.99	0%	100%
Bank USA, N.A. v	Contract	6/9/2008	9/30/2008	Awarded		8/12/2008	Business	No	$2,264.76	$2,264.76	0%	100%
Bank USA, N.A. v Andrea	Contract	6/9/2008	9/30/2008	Awarded		8/12/2008	Business	No	$6,643.94	$6,643.94	0%	100%
Recovery L.L.C. v Douglas	Contract	4/30/2008	9/30/2008	Awarded		8/12/2008	Business	No	$4,481.18	$4,481.18	0%	100%
Recovery L.L.C. v Laura	Contract	5/28/2008	9/30/2008	Awarded		8/12/2008	Business	No	$11,273.64	$11,273.64	0%	100%
Recovery L.L.C. v Dawn	Contract	5/28/2008	9/30/2008	Awarded		8/12/2008	Business	No	$9,267.87	$9,267.87	0%	100%
Holdings I, LLC v David	Contract	6/6/2008	9/30/2008	Awarded		8/12/2008	Business	No	$3,093.08	$3,093.08	0%	100%
Card N.A., fka Bank, N.A. v Wayne	Contract	2/29/2008	9/30/2008	Awarded		8/12/2008	Business	No	$6,375.07	$6,375.07	0%	100%
Recovery L.L.C. v Raymond	Contract	4/30/2008	9/30/2008	Awarded		8/12/2008	Business	No	$2,080.43	$2,080.43	0%	100%