

EXHIBIT D

Better Business Bureau
 2924 North Australian Ave.
 West Palm Beach, FL 33407
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www.bbbsoutheastflorida.org

Company Report

Hess Kennedy & Company

210 N. University Dr., #209
 Coral Springs, FL 33071
Contact: Laura Hess
Phone: (954) 345-7848

Company



Rating

Rating Explanation:

The rating the Better Business Bureau assigns a business is determined by our composite score of such factors as its type of business, length of time in business, compliance ...

Company Profile

DBA: Hess Kennedy & Company

Address: 210 N. University Dr., #209
 Coral Springs, FL 33071

Primary Phone: (954) 345-7848

Primary Fax: (954) 344-8438

Primary Contact: Laura Hess
 Director

Website: <http://www.hesskennedycompany.com>

Company ID: 9001883

Business Start Date: 8/31/2004

BBB Created Record on: 3/20/2006

Nature of Business:

This company's nature of business is Financial Planning and Management Services

Bureau Membership

Join Date:

This company is not a member of the Better Business Bureau. This fact does not disparage the company in any way.

Licensing and Bonding Information

This company is in an industry that may require licensing, bonding or registration in order to lawfully do business. The Bureau encourages you to check with the appropriate agency to be certain any requirements are currently being met.

BBB Comments and Analysis

We have no further comment about this company's business practices or analysis of its offer that may assist you in your consideration of this company.

Complaint Closing Statistics

The following grid displays the number and responses to complaints over the last 36 months:

No. of Cmpl	Type of Response
19	Making a full refund, as the consumer requested
10	Making a partial refund
97	Agreeing to perform according to their contract
1	Refusing to make an adjustment
0	Refuse to adjust, relying on terms of agreement
4	Unanswered
7	Unassigned
138	Total

Complaint Experience

Government Actions

We know of no government action taken against this company.

Advertising Review

No question about the truth of this company's advertising has come to our attention.

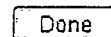
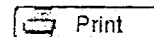
Other Considerations

Based on Better Business Bureaus files this company has responded to any complaints brought to their attention by the Better Business Bureau, however one complaint remains unresolved.

Other Company Profiles

Other DBAs	<ul style="list-style-type: none"> Hess Kennedy Company Chartered Hess Kennedy, LLC
Other Addresses	<ul style="list-style-type: none"> Mary Street, 4th Floor Georgetown 1800 Pembroke Drive, Ste. 290 Orlando, FL 32810
Other Phone Numbers	<ul style="list-style-type: none"> (888) 867-3135 (954) 752-1950
Other Fax Numbers	
Other Contacts	<ul style="list-style-type: none"> Nishat Azam, Esq. Legal Department Email: Edward Cherry Director Email: Eric Siversen Office Manager Email: Walter Chen Director Email:
Other Websites	

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www.bbb-southeastflorida.org
 Southeast Florida and the Caribbean



Company Report

Rating Explanation

Summary



The rating the Better Business Bureau assigns a business is determined by our composite score of such factors as its type of business, length of time in business, compliance with competency licensing requirements, complaint volume, complaint history, seriousness of complaints, how the company responds to complaints, and our experience with the company's industry in general. The scoring system takes into account the importance we feel each factor is to the company's reliability.

The highest rating assigned to a company is A+; the lowest is F. Between those two ratings are nine others in order from higher to lower. The ratings are defined as follows:

Our rating of a company and our reliability report on a company reflect our conclusions and opinion about the company based upon information in our files and our experience with the company. Neither the rating nor the report is a guarantee of reliability. Readers should not rely solely upon a company's rating, but should read and consider the entire report, including complaint and response details, before deciding whether or not to do business with the company.

Company Rating A+	A+ An exemplary rating. This means that nothing in our files causes us to have any doubt about the company's reliability.
Company Rating A	A An extremely high rating. The condition that lowers this grade from AAA is not what we believe to be a significant one.
	A- An excellent rating. A company with this rating may not rate higher

<p>Company Rating A-</p>	<p>because of a greater number of rate-lowering factors, but we do not consider them to be factors that would likely adversely affect consumer transactions.</p>
<p>Company Rating B+</p>	<p>B+ A very high rating. A company with this rating would not have a significant number of complaints or other considerations that could pose a problem to consumers.</p>
<p>Company Rating B</p>	<p>B A high rating. The company would generally have demonstrated good business-consumer relations, and we would expect any consumer complaints not to be of a serious nature and to be satisfactorily handled by the company.</p>
<p>Company Rating B-</p>	<p>B- A good rating that still implies reputability. The rating may relate to length of time in business, a past problem that's been corrected, or something else that does not cause problems for consumers. We believe a company with this rating would generally conduct business and respond to any complaints satisfactorily.</p>
<p>Company Rating C+</p>	<p>C+ A good rating. We would expect nothing less than a satisfactory business transaction, but read our full report to determine if you have any questions or concerns.</p>
<p>Company Rating C</p>	<p>C Average rating. We would expect consumer transactions to be satisfactory. Since each transaction is individual, read our full report to determine if you have questions or concerns.</p>
<p>Company Rating C-</p>	<p>C- Acceptable rating. We know of no reason not to do business with this company. If the level of this rating relates to anything specific that we know might be of concern to consumers, it is stated in this report. Read our full report to determine if you have questions or concerns.</p>
<p>Company Rating D</p>	<p>D We have enough concerns about this company (for example, their offer, customer complaints, advertising, etc.) that we recommend caution in doing business with it.</p>
	<p>F We strongly question the company's reliability for reasons such as that they have failed to respond to complaints, their advertising is grossly misleading, they are not in compliance with the law's licensing or registration requirements, their complaints contain especially serious</p>

	allegations, or the company's industry is known for its fraudulent business practices.
	NR "NR" is displayed when the Bureau is conducting system maintenance.

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