

To Whom it May Concern

I am a Certified Insolvency Counsellor and I received my certification in 2006 while working for Licensed Insolvency Trustee. I was employed by a Licensed Insolvency Trustee for fourteen years and during that time Counselling was one of my regular duties. During that time I also trained and oversaw a number of my colleagues receive their 100 hours in order for them to be Certified Insolvency Counsellors as well. At the very end of my time with the Trustee firm I was also enrolled in the program to become a Licensed Insolvency Trustee before I parted ways with the firm and became an employee with 4 Pillars.

I can honestly say that in my experience the clients of 4 Pillars receive more education on budgeting and rebuilding their credit then was available at the Trustee's office. I also spend alot of time with the clients looking at underlining causes and help them find resources in the community to help them. I feel that the clients respond better to the information coming from someone they have hired to represent them as they receive much more then the 2 mandatory sessions that are available to them at the Trustee's office. They feel respected and encouraged as they continue to check in with us during the process.

I have always taken my position as an Insolvency Counsellor very serious and I do not believe my capacity as a Insolvency Counsellor should be revoked just because I no longer work for a LIT.

Respectfully

Tarryn Gray

Registered BIA Counsellor