



January 3, 2023

Dear Client,

This letter is to formally announce that **Second Chance Credit LLC** has partnered with **DM Consulting** in order to form a new business venture, which shall be known as **DC Financial Services Inc.** The name change symbolizes our intentions to broaden our business platform and deliver more value to our clients.

As you may already know, **Second Chance Credit LLC** has grown into an exceptional and innovative player in the field of Personal and Business Credit Advising for the past 21 years. Likewise, **DM Consulting** has also become a successful player in the field of Debt to Income (DTI), Automobile Brokering, Leased or Financed and Automotive/Boat Refinancing for the past 23 years. These two businesses, which also share a similar vision and mission, have decided to push through with this partnership providing a combined 44 years of experience, in order to move forward and achieve the overall goals for our clients.

Both businesses are excited and hopeful of what **DC Financial Services Inc** will bring to our clients. This new partnership will further improve the business into creating effective and efficient innovations and services to better source our clients.

**DC Financial Services Inc** will now offer the following services, all under one business:

- Personal Credit Advising
- Business Credit Advising
- Automobile Brokering (Lease or Finance)
- Automobile Finance or Refinance
- Vessel Finance or Refinance
- Debt to Income (DTI) Reduction Program

Our sincere gratitude for entrusting us with your business. We hope to provide you with more satisfactory service and opportunities this new year!

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Welcome to the **DC Financial Services** family.

**DC FINANCIAL SERVICES**  
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