

FOR IMMEDIATE RELEASE

February 17, 2009

Capio Partners, LLC announced today that it completed the acquisition of the Healthcare debt-purchasing division of Atlantic Credit & Finance. Atlantic's Healthcare division was created in 2006 and has since purchased over \$1 billion in face value of healthcare portfolios.

Jim Richards, president of Capio Partners, said "Atlantic Credit & Finance did a wonderful job over the past three years of creating their medical product line and growing it with solid portfolios." With this acquisition Capio Partners now has over \$3 billion in healthcare accounts under management.

Richard Woolwine, CEO of Atlantic Credit & Finance stated, "We are pleased that going forward our healthcare clients will be working with Capio Partners. This transaction will allow Atlantic Credit & Finance to focus on our core business of purchasing unsecured consumer-distressed assets and allows our healthcare clients to be serviced by a debt-buyer that is 100% focused on the medical industry."

About Capio Partners, LLC

Capio Partners, LLC is considered to be "the premier healthcare debt purchaser in the industry." As the pioneers of Complaintless Collections™, Capio Partners coordinates the hospital's patient-centered culture with its fiscal need for a profitable and predictable cash flow. Capio Partners is headquartered in Atlanta, Georgia with operations in Sherman, Texas. www.capiopartners.com

About Atlantic Credit & Finance, Inc.

Atlantic Credit & Finance, Inc. is a premier purchaser and manager of unsecured, consumer-distressed assets. Headquartered in Roanoke, Virginia—with branch offices in Richmond, Virginia and Phoenix, Arizona—the privately held company manages in excess of \$8 billion in unsecured, consumer-distressed assets. www.atlanticcreditfinance.com

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