

CERTIFICATE OF SERVICE

I hereby certify that I have this date served a copy of the foregoing Order No. 20625 upon the following parties, by causing a copy hereof to be mailed, postage prepaid, and properly addressed to each such party.

DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS
DIVISION OF CONSUMER ADVOCACY
P. O. Box 541
Honolulu, HI 96809

BRUCE S. BERGER, dba
IN-RECOVERY SERVICES
1750 Kalakaua Avenue, #3728
Honolulu, HI 96826



Karen Higashi

DATED: November 4, 2003