

[REDACTED]

November 05, 2008

Account No.: [REDACTED]

Dear [REDACTED]

We recently received your letter requesting that we no longer contact you about the above-referenced account. We understand that you prefer not to receive calls, and we will honor your request. However, please understand that if we do not receive a payment of \$618.00 by November 18, 2008, we may refer your account to outside counsel for legal proceedings. This may result in legal action being taken against you. Please mail your payment today to P.O. Box 15726, Wilmington, DE 19886-5726.

If you have any questions, please call 1-800-294-7597, Monday through Thursday from 8 a.m. to 9 p.m., Friday, 8 to 5, or Saturday, 8 to 12 (Eastern time). If you prefer, you may write to P.O. Box 15720, Wilmington, DE 19850-5720. Our knowledgeable Account Managers are ready to assist you.

Sincerely,

Customer Assistance department