North Central Plaza III
12801 N Central Expressway #2..
Dallas TX 75243-1716
RETURN SERVICE REQUESTED

December 30, 2005

Anderson, Crenshaw & Associates, L L C
North Central Plaza III
12801 N Central Expressway #250
Dallas TX 75243-1716

ACA File#: Client: Balance: $3,700 62.

*** Please Return Top Portion With Payment ***

Offices of

ANDERSON, CRENSHAW & ASSOCIATES, L.L.C.

A Professional Collection Firm
North Central Plaza III
12801 N Central Expressway
Suite 250
Dallas, TX 75243
866-400-3550

ACA File#: Client: Balance: $3,700.62.

This letter constitutes formal notice that Anderson, Crenshaw & Associates, LLC. represents

has reviewed account number and the contract/agreement you signed with them and believes it to be valid and enforceable, and the debt incurred by you was incurred as a result of said contract/agreement.

records indicate the amount of your debt at this time, including all principal and accrued past due interest is $3,700.62. Please forward this amount to our office at the address listed below within (30) days after your receipt of this correspondence. As an alternative, you may call our toll free number to make suitable payment arrangements. If we do not hear from you within that time period, we will assume you do not intend to fulfill your contractual obligations and will pursue our client's further legal remedies. These remedies could include reporting the debt to the appropriate credit bureau(s) and forwarding your file to an attorney for appropriate legal action.

Finally, unless this account or any portion thereof is disputed by you within thirty (30) days from receipt of this notice, we will assume this debt to be valid. If you dispute this debt or any portion thereof within this thirty (30) day time period, we will furnish at your written request, a verification of the debt, or the name and address of the original creditor.

Sincerely,

Paul Crenshaw

Paul Crenshaw

This is an attempt to collect a debt and any information received will be used for that purpose.
This communication is from a debt collector.

STATE'S EXHIBIT
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