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March 9, 2001

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Nancy Porter
258 Cecil Place
Costa Mesa, California 92627

Dear Ms. Porter:

Re: Terri Thomas
Our File No.: 514707

This letter involves collection of a debt. Any and all information gathered shall be used for collection purposes.

Please be advised, we have consulted with Terri Thomas regarding your outstanding debt in the amount of \$3,000.00.

Ms. Thomas has informed us that this debt arises from monies held in trust in the amount of \$3,000.00. Ms. Thomas has further informed us that, as of the date of this correspondence, you have failed and/or refused to remit payment for this past due debt. Accordingly, demand is hereby made that you remit full payment in the amount of \$3,000.00.

Unless you dispute the validity of this debt or any portion thereof within thirty (30) days, the debt will be assumed valid. Please notify Ms. Terri Thomas in writing if you so dispute this debt. Please forward a cashier's check in the sum of \$3,000.00 to Terri Thomas at 258 Cecil Place, Costa Mesa, California 92627.