



WEINSTEIN, TREIGER & RILEY, P.S.

2101 Fourth Avenue, Suite 900 ■ Seattle, Washington 98121 ■ 1-800-597-3994

LAWRENCE S. RUBIN
ATTORNEY AT LAW
337 W STATE ST
MEDIA, PA 19063-2615

Re: **THOMAS**
Account Number: 58
Vendor: BEST BUY
Bankruptcy Number: ()

Dear Counsel,

This office represents Household Retail Services, Inc., one of the creditors of your client in the recent bankruptcy action referenced above. Household Retail Services, Inc. is the assignee of the purchase money secured creditor, BEST BUY, and Household Retail Services, Inc. is interested in your client's intentions with the respect to the collateral, the loan for which has a current balance of **\$2,014.36**

As there is considerable expense in any further pursuit of the merchandise, this letter is to suggest your client consider one of the three alternatives listed below as an opportunity to keep the collateral through reaffirmation, redemption or retention and payments over time. Please review the options with your client and contact this office with your client's preference. Of course, if any of the foregoing information is incorrect, please advise us at your earliest opportunity. In an attempt to resolve this matter, we propose the following options:

1. Reaffirmation of the present account balance, payable at 12.00 % interest per annum over 36 monthly installments.
2. Redemption of the collateral in a single lump-sum payment at the fair market value of the collateral.
3. Retention of the collateral and payment of the present account balance over the remaining life of the contract at the contract rate.



EXHIBIT 'A'

You may expect a contact from this office to further discuss these options with you in the next ten days. In the meantime, should you have any questions, please contact one of our legal assistants at 1-800-597-3994.

Very truly yours,



Glenn D. Miller
Attorney at Law

This letter is an attempt to collect a debt. Any information obtained will be used for those purposes. Unless you, within 30 days after the receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid.

If you notify us in writing within the 30-day period that the debt or security interest, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you, and a copy of such verification or judgment will be mailed to you.

Upon your written request within the 30-day period, we will provide you with the name and address of the original creditor, if different from the current creditor indicated on this letter.

If you notify us in writing within the 30-day period that the debt or any portion thereof is disputed, or that you request the name and address of the original creditor, we shall cease enforcement of the debt or any disputed portion thereof, until we obtain verification of the debt or copy of a judgment, or the name and address of the original creditor is mailed to you.