

LAW OFFICES OF
Laurence A. Hecker, Attorney at Law

Member of NJ Bar

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SECOND DEMAND LETTER

Toll Free (800) 884-0860

February 27, 2004

RE: Creditor:	ALLIANCE EAST
Your Account Number	15717
Original Creditor:	DISCOVER CARD
Original Account Number:	
Principal Claim Due:	\$4,034.12
Total:	\$4,034.12

Dear

This office represents the above named client, ALLIANCE EAST, who has placed the above-styled matter or collection. This is a second demand for full payment because you have had ample time to pay your creditor. You have failed to respond to our first letter. Sometimes we can arrange installment payments but you must contact this office for arrangements.

NOTICE OF IMPORTANT RIGHTS

UNLESS YOU, THE CONSUMER, WITHIN THIRTY DAYS AFTER RECEIPT OF THIS NOTICE, DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION THEREOF, THE DEBT WILL BE ASSESSED VALID. IF YOU THE CONSUMER NOTIFY US IN WRITING WITHIN THE THIRTY DAY PERIOD THAT THE DEBT, OR ANY PORTION THEREOF, IS DISPUTED, WE WILL OBTAIN VERIFICATION OF THE DEBT OR A COPY OF A JUDGEMENT AGAINST YOU, THE CONSUMER, AND A COPY OF SUCH VERIFICATION OR JUDGEMENT WILL BE MAILED TO YOU BY OUR OFFICE. UPON YOUR WRITTEN REQUEST WITHIN THE THIRTY-DAY PERIOD, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. IF YOU NOTIFY OUR OFFICE IN WRITING TO CEASE CONTACT BY TELEPHONE AT YOUR PLACE OF EMPLOYMENT, NO FURTHER SUCH CONTACT WILL BE MADE.

Please contact our office at 1-800-884-0860


Attorney at Law

Exhibit B

This is an attempt to collect a debt. Any information obtained will be used for that purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.