

1780 North Main Street
Pasadena, California 91107



Northern Financial Group
www.NFG.com



[INSERT DATE]

Address Service Requested

A98 A97



Creditor: Elm Bank
Account No.: 56643-134-11145
Amount Due: \$1,547 as of 4/17/13
Telephone: (866) 555-1413

[INSERT PARTICIPANT NAME]
5429 Campbell St.
Unit #804
New Orleans, LA 70115-2824

Northern Financial Group
P.O. Box 77654
Pasadena, CA 91107-2876



Please detach at perforation and return with your payment.

YOUR DELINQUENT ACCOUNT HAS BEEN REFERRED TO THIS OFFICE FOR COLLECTION!!!!

Please remit payment in full of any disputed amount, payable to our client, in the enclosed envelope.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing with the thirty day period that the debt, or any portion thereof, is disputed, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

We trust that your intention is to address this long overdue debt. If you wish to make payment arrangements, you can call our office 24 hours a day at (866) 555-1413 so we can assist you in resolving this matter. As of the date of this letter you owe the amount stated above. Because your account may accrue interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. If you pay the amount above an adjustment may be necessary after we receive your check. If so, we will contact you. For further information about your balance please call your account representative.

This communication is from a debt collector. We are required to inform you that this is an attempt to collect a debt, and any information obtained will be used for this purpose.

Sincerely,
John Doe
(866) 555-1413, ext 454
Northern Financial Group
P.O. Box 77654
Pasadena, CA 91107-2876

If you have a complaint about the way we are collecting this debt, you may write to our Contact Center, 1780 North Main Street, Pasadena, CA 91107-2824 or call us toll-free at (866) 555-1413 between 9:00 A.M. P.S.T. and 5:00 P.M. P.S.T Monday-Friday