3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample
Current Balance: $125.00

The above account has been assigned to this office for collection. In order to settle this matter, it is imperative you either call or make an appointment to appear at this office or mail the entire balance. If you fail to do this, the debt will be reported to the credit reporting agencies of Arizona, which are affiliated nationwide, where it becomes a part of your credit record for a period of seven years. Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

In accordance with the Fair Debt Collection Practices Act, we are hereby giving you 30 days to dispute the validity of this debt, or any portion of it. We must have your dispute in our office within 30 days of this notice. If you do not respond, we will assume that the debt is valid. If you do notify us in writing within 30 days, this office will obtain and send to you verification of this debt and amount due from the creditor or a copy of any judgement against you and mail it to you. If the current creditor is different from the original creditor, we will provide you with the name and address of the original creditor if you submit such a request to this office in writing within 30 days.

This is a communication from a debt collector.

MONEY ORDERS AND CASHIERS CHECKS PREFERRED. CREDIT CARD AND PERSONAL CHECKS ALSO ACCEPTED. WALK-INS MAY ALSO BRING CASH

3/2/2012

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01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample

Current Balance: $125.00

Thank you for your recent payment on this account. To keep this account current, please continue to make regular payments. Your next payment of **$62.50** will be due in this office by **04/02/2012**. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Jessica Stuart

3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample
Current Balance: $125.00

We have not received a recent payment from you on this account. Remit balance or call and make arrangements within 5 days or it will be referred for other action. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Jessica Stuart

3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample
Current Balance: $125.00

You have had sufficient time to settle this account. PAYMENT IS EXPECTED NOW! We will accept payments of **$62.50** per month on this balance IF PAID PROMPTLY EACH MONTH. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample
Current Balance: $125.00

Our records show the balance on the above account as **$125.00**, less any payments you have made to our client. In order that proper credit can be recorded, all payments should be made to this office. In addition, please advise this office as soon as possible of any payments made previously to our client against this account. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Jessica Stuart

3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample

Current Balance: $125.00

Your recent payment arrangement has been recorded as follows:
Total amount due: $125.00
Payments of: $62.50 monthly

If your have any further questions please call us.

Thank you

This is a communication from a debt collector

Jessica Stuart

3/2/2012

VALLEY COLLECTION SERVICE, LLC
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Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample
Current Balance: $125.00

Valley Collection Service will accept payments on this account if a satisfactory payment arrangement is made.

Collection efforts continue until the account is paid in full.

Please call the office or come in to set up a mutual agreement.

You may pay in full by cash, money order, credit card, western union, money gram. Please call for more information.

Please have your account number ready when contacting us.

Thank you

This is a communication from a debt collector

Jessica Stuart

3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample
Current Balance: $125.00

Your payment was due on **03/01/2012**. To keep this account current, please continue to make regular payments. Your next payment of **$62.50** will be due in this office by **03/20/2012**. Thank you.

Make check or money order payable to VALLEY COLLECTION SERVICE. Please write the account number on your check. Return this form with your payment. We are attempting to collect the debt and any information used is strictly for that purpose.

This is a communication from a debt collector.

Jessica Stuart

3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account No.
01816-000005

Reference No.
11-2542

Amount Assigned
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with:
sample

Ref No. 11-2542

Date	Last Payment Made	Amount
07/01/11	PAID VCS CASH	$125.00

Balance Due: $0.00

Making Payments? NO

This is a communication from a debt collector

Check/Credit is conditional payment pending receipt of funds from bank.

PAID IN FULL

3/2/2012

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P.O. BOX 520
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Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample
Current Balance: $125.00

You have not complied with our payment agreement with VCS. If we do not receive your payment within 5 days your payment arrangement will be forfeited.

We are willing to work with you to resolve this. Please call our office to discuss your options.

Thank you

This is a communication from a debt collector.

Jessica Stuart

3/2/2012

VALLEY COLLECTION SERVICE, LLC
(623) 931-4325
P.O. BOX 520
Glendale, AZ 85311-0520

Account Number:
01816-000005

Reference Number:
11-2542

Current Balance:
$125.00

MARY TAYLOR
PO BOX 329
CHANDLER, AZ 85225

Regarding your account with: sample

Dear: MARY TAYLOR

Please find a copy of our clients response to your dispute.

This account is valid and the balance is $ $125.00

Please remit the balance immediately or contact our office to make payment arrangements.

Thank you

This is a communication from a debt collector

Jessica Stuart