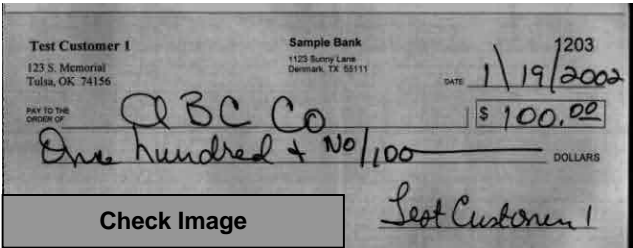


EQUINOX

P O Box 470585
Tulsa, OK 74147

Pay Online
www.equinoxcollectionservices.com



NS-AccountCode0 – Seq0
Debtor0
Address0
CityStateZip0



DatePrinted0

Dear Debtor:

REFERENCE: NS-AccountCode1

Your statutory dispute period for the above referenced item expired 30 days after you received our first letter. Therefore, we are permitted under federal law to assume that this debt is valid. Please be advised \$TotalAmt1 is due immediately. If you should need additional time to take care of this matter please contact our offices today. Should this item go unresolved and we have not heard from you regarding a repayment arrangement we will be forced to continue collections. If our client wishes for us to do so we will refer this item to our collection department for attention and immediate action.

Send your Money Order or Cashier Check to:
Equinox Collection Services, Inc
P O Box 470586
Tulsa, OK 74147.

Please help us preserve your good credit by paying this immediately. At this point in time your checking account and driver's license information have been reported to NCN (National Check Network). We have yet to report this item to any credit reporting agency. Once paid this item will be removed from NCN.

To discuss this debt during regular office hours, please call (918) 615-0045 ext Ext0 or toll free (800) 559-2938 ext Ext1. This communication is from a debt collection company and is an attempt to collect a debt. Any information received from you will be used for that purpose.

Sincerely,
Equinox Collection Services, Inc.
Phone: (918) 615-0045 ext Ext2
Fax: (918) 307-0915

ECSCCFLCHK

DETACH ALONG THIS LINE AND INCLUDE WITH YOUR PAYMENT

EQUINOX

COLLECTION SERVICES

PO BOX 470586
Tulsa, OK 74147

Total Due: TotalAmt0

Amount Enclosed: _____
Method of Payment
<input type="checkbox"/> Money Order
<input type="checkbox"/> Bank Draft (Complete section below \$5.00 Fee)
<input type="checkbox"/> Credit Card (Complete section below \$ ccFee0 Fee)
Bank Draft Information
Routing #: _____
Account #: _____
Credit Card Information
Card #: _____
Exp Date: _____
Signature REQUIRED for both Draft and Credit Card
Signature: _____

REFERENCE: NS-AccountCode2
Debtor2