July 22, 2005

Dear John D,

After several attempts to contact you by telephone or correspondence, your account remains unpaid without any acceptable payment arrangement. If payment is not received, our agency may notify the original creditor that further activity will be necessary to obtain your outstanding balance.

If we do not receive your response in this matter, we will assume that you do not intend to pay this debt and we may notify the creditor to act accordingly.

Sincerely,

Crystal Patterson Ext 2434
Collector

---Detach and Return with Payment---

Creditor: GEORGIA DEPT OF REVENUE
Account: 123456
Balance: $3957.74
Refer: 12345

AMO Recoveries
P.O. Box 928100
Norcross, GA 30010-6100

Enclosing this notice with your payment will expedite credit to your account.

For: John D
Change of Address: ____________________________
City, State, Zip: ____________________________
Telephone: ____________________________
October 7, 2005

DELIQUENT DEBT NOTICE

Claim of: GEORGIA DEPARTMENT OF REVENUE
Current Balance: $4036.40
Account No: 

Dear JOHN D

This letter serves as formal notice that your delinquent debt has been referred to Diversified Collection Services, Inc. (DCS, Inc.) for collection.

Your account will be scheduled for further collection procedures after thirty (30) days from receipt of this letter. If you wish to register any claims or disputes, or wish to voluntarily retire your obligation, you should do so during this period. Keep in mind that we are entitled to use, and we intend to use, all approved means at our command to collect debts which have been referred to us. This is an attempt to collect a debt by a debt collector, and any information obtained will be used for that purpose.

The balance stated above reflects the latest balance reported by our client. Since our client last reported your balance, you may have accrued additional interest or penalty fees. If you choose to pay your obligation in full at this time and there are additional interest or fees, you will be held responsible for the additional amount.

You may avoid these procedures by contacting Hal Cox at 800-866-5117, or you may send the balance of your account made payable to GEORGIA DEPARTMENT OF REVENUE, directly to DCS, Inc., P.O. Box 9657, Pleasanton, CA 94588-9657 for processing. Your social security number and/or TIN number should be listed on the check to issue proper crediting.

Sincerely,
DCS, Inc.
Hal Cox

SEE THE REVERSE SIDE FOR THE FEDERAL VALIDATION NOTICE AND OTHER STATE COMPLIANCE INFORMATION.

A Value Driven Company With A Commitment To Excellence

[Signature]
Date: [Signature]