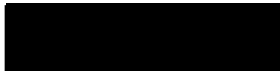


Department 835  
PO BOX 4115  
CONCORD CA 94524

February 29, 2012

Address Service Requested

#BWNFTZF #NCA4683321812029#



**NATIONAL CREDIT ADJUSTERS**

PO Box 3023 - 327 W 4th St.  
Hutchinson, KS 67504-3023  
Toll Free: 1-877-824-9372  
Fax: 620-664-5947  
www.ncaks.com

NATIONAL CREDIT ADJUSTERS  
PO Box 3023  
Hutchinson, KS 67504-3023

Original Creditor: Payday Loan Yes  
Account Number: [REDACTED]  
Current Balance: \$660.00  
NCA Reference Number: [REDACTED]

This letter is to confirm that you and National Credit Adjusters were not able to make a voluntary arrangement on the account referenced above, during our most recent communication. If for some reason there is a misunderstanding, and it is your wish to voluntarily resolve the delinquency through means satisfactory to both parties, please contact National Credit Adjusters at 1-877-824-9372 and an account representative will assist you.

If you have secured prior arrangements with National Credit Adjusters before receipt of this letter, and the arrangements are still active, please disregard this communication.

This communication is from a debt collector trying to collect a debt. All information obtained will be used for that purpose.

Sincerely,

National Credit Adjusters  
1-877-824-9372 Toll Free