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REPLY TO DES MOINES OFFICE

[REDACTED]  
[REDACTED]  
[REDACTED]  
RE: [REDACTED]  
FILE [REDACTED]

### NOTICE OF DEFAULT AND RIGHT TO CURE DEFAULT

You are now in default of this credit transaction. You may have the right to correct this default. If you do have the right to correct this default, it must be corrected by [REDACTED]. If you do have the right to correct this default and do so by the above date, you may continue with the contract as though you did not default. If you do have the right to correct this default, you may do so by sending [REDACTED] which is the amount you are in default including interest due as of the date of this letter, to this office by the above date. Please contact our office to verify if you have the right to correct this default. Your default consist of non-payment of your account when due. The amount due on the date you pay may be greater because of interest, late charges and other charges that may vary from day to day. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment in which event we will inform you before depositing your payment.

### NOTICE OF RIGHT TO ACCELERATE

If you have the right to correct the default, but do not correct this default by the date stated above, we may exercise rights against you under the law including acceleration of the debt. If you have the right to correct the default, but default again within the next year, we may exercise our rights without sending you another notice like this one. If you have any questions, please contact our office immediately.

### FEDERAL LAW REQUIRES THE FOLLOWING STATEMENT:

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 within 30 days from receiving this notice, this office will: Obtain verification of the debt or obtain a copy of (a judgment) (the judgment) and mail you a copy of such judgment or verification. If you request this office in writing with 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This letter is sent to you in connection with an attempt to collect a debt. Any information obtained will be used for that purpose.

Very truly yours,

BERTROCHE LAW OFFICES

ASSIGNED TO: [REDACTED]