

LITOW LAW OFFICE, P.C.

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CLIENTS, CLERKS,
SHERIFFS AND
ATTORNEYS PLEASE
CALL 319-362-3000 OR
866-795-6375
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JANUARY 18, 2008

[REDACTED]

RE: NCO PORTFOLIO MANAGEMENT, INC.

Amount due: [REDACTED]

Pre Amount-\$ [REDACTED]

Account # [REDACTED]

Transaction: CAPITAL ONE # [REDACTED]
NOTICE TO CURE

Please be advised that we have been retained to represent the above-named creditor and their interests as they relate to an account balance that this creditor claims is owed by you - the amount is noted above.

You are now in default on this credit transaction. You have a right to correct this default until February 18, 2008. If you do so, you may continue with the contract as though you did not default. Your default consists of a failure to pay on the above account where credit was extended.

Correction of the default: On or before February 18, 2008, pay the sum of [REDACTED] or the amount of all unpaid installments due at the time of tender, without acceleration, plus any delinquency or deferral charges, whichever is less. Please make your payment made payable to NCO PORTFOLIO MANAGEMENT, INC. and mail it to the Litow Law Office, P.C. at the above address. Call (800) 617-7593 with your questions.

If you do not correct your default by the date stated above, we may exercise rights against you under the law. If you default again in the next year, we may exercise our rights without sending you another notice like this one. If you have questions, write or telephone promptly.

Because of interest that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information please contact us at 800-617-7593.

NOTICE REQUIRED BY FEDERAL LAW

If you dispute the validity of the debt, or any portion thereof, you should notify this office within 30 days after you receive this notice or the debt will be assumed valid. If we are so notified of a dispute in writing within 30 days after you receive this notice, we will obtain verification of the debt and a copy of such verification will be mailed to you; if a judgment already exists, we will obtain a copy of the judgment and mail it to you. This office will also provide you with the name and address of the original creditor, if different from the current creditor, provided you make such request in writing within 30 days after receiving this notice.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Sincerely,
Litow Law Office, P.C.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

[REDACTED]