

LITOW LAW OFFICE, P.C.

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

MARCH 25, 2009

RE: ARROW FINANCIAL SERVICES, LLC

We are in receipt of your request for verification of the debt. Only if you have asked us to cease and desist all communications, then this letter shall also serve to advise you that our client may invoke specified remedies including but not limited to a lawsuit, and if judgment is entered in our client's favor, the remedy of garnishment.

Otherwise, enclosed are the following documents to verify the debt:

An account verification statement.

The name and address of the original creditor are: Sears, PO Box 6275, Sioux Falls, SD 57117.

If you have any further questions, please feel free to contact our office. Also, let us know if this matter can now be resolved amicably. Thank you.

Sincerely,
Litow Law Office



Charles L. Litow
Enc.

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.

