

NEIMAN, STONE & McCORMICK, P.C.
ATTORNEYS AT LAW
7405 UNIVERSITY AVENUE SUITE 10
DES MOINES, IOWA 50325
TELEPHONE (515) 279-4400 FAX (515) 277-0020

[REDACTED]
[REDACTED]
[REDACTED]

CREDITOR: HFH Group, LLC
as successor in interest to Sears National Bank Sears Credit Card
Original Account Number: [REDACTED]
Account Balance [REDACTED]

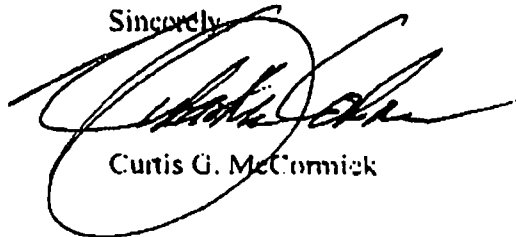
[REDACTED]

You are now in default of this credit transaction. You have a right to cure this default until September 5, 2007. If you do so, you may continue with the contract as though you did not default. Your default consists of the failure to pay according to the terms and conditions of your account for an aggregate default of [REDACTED]

CORRECTION OF THE DEFAULT: Before September 5, 2007 you may cure the default by forwarding the sum of [REDACTED] to HFH Group, LLC at the address noted above. If you do not correct the default by the date stated above, HFH Group, LLC may exercise its rights against you under the law. If you default again in the next year, it may exercise its rights without sending you another notice like this one. If you have any questions, write or telephone the undersigned at the address or telephone number listed above.

As set forth above, you presently owe HFH Group, LLC the sum of [REDACTED]. On behalf of this firm and our client you are provided with the following notice. Unless you notify us within (30) days after receipt of this letter that the validity of this debt, or any portion of it, is disputed, we will assume the debt is valid. If you do notify us of a dispute, we will obtain verification of the debt and mail it to you. Also, upon written request within 30 days, we will provide you with the name and address of the original creditor if different than the current creditor. We may proceed with suit against you without waiting the 30 days, if so requested by our client. This communication is from a debt collector. This letter is an attempt to collect a debt, and any information obtained will be used for that purpose.

Sincerely,


Curtis G. McCormick

[REDACTED]