

**WETSCH & ABBOTT, P.L.C.**  
ATTORNEYS AT LAW

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RE: CREDITOR: Midland Funding LLC  
Regarding: Beneficial  
Account Balance: ██████████  
Account Number: ██████████

To Whom It May Concern:

You are now in default of this credit transaction. You have a right to cure this default until ██████████. If you do so, you may continue with the contract as though you did not default. Your default consists of the failure to pay ██████████ due ██████████.

**CORRECTION OF THE DEFAULT:** Before ██████████, you may cure the default by forwarding the sum of ██████████ to Midland Funding LLC at the address noted above. If you do not correct the default by the date stated above, Midland Funding LLC may exercise its rights against you under the law. If you default again in the next year, Midland Funding LLC 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.

You presently owe Midland Funding LLC the sum of ██████████. 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 that the debt is valid. If you notify us in writing of a dispute, we will obtain verification of the debt and mail it to you. Upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different than the current creditor. This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

WETSCH & ABBOTT, PLC

By: \_\_\_\_\_  
KEVIN ABBOTT

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P.S. If you want to set up a payment plan on this debt, please call or write!