

NCO FINANCIAL SYSTEMS INC

P.O. BOX 1166
BUFFALO, NY 14240

FRR028S92DENISON

04055003/06/98

Apr 6, 1998

FRR028-S92-0

BILLY DENISON
ROUTE 1 BOX 84

OLD GLORY, TX 79540-9726

Creditor
NATIONSBANK VIRGINIA MR*

Regarding
CREDIT CARD BALANCE

Amt Owed
3599.64

* * * TOP PRIORITY * * *

We have previously written to you regarding the debt referred to above, however, you have chosen not to respond. Your lack of attention to this matter has left us no alternative but to assume that this debt is valid and legally owed to your creditor.

Be advised that a legitimate debt may be settled through voluntary cooperation or as a result of protracted and unpleasant collection activity.

If any reason exists for not paying this balance IN FULL, it is your responsibility to contact this office immediately, otherwise we strongly suggest you PAY THIS BALANCE IMMEDIATELY !!

Payments must be sent to : NCO FINANCIAL SYSTEMS, INC.
P O BOX 7602
FT. WASHINGTON, PA 19034
TELEPHONE: 1-888-899-5856
CONTACT: MR WEHRMEYER

To assure proper credit, please enclose the top portion of this letter with your payment and/or correspondence.

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

FDPH B

EXHIBIT	102
WIT:	B. Denison
DATE:	7/30/08
TAMMY HARRIS	