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ATTORNEYS AT LAW  
8910 GREENE WAY COMMONS, BUILDING FOUR, SUITE ONE HUNDRED  
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November 13, 2006

\*Also licensed in Indiana

[REDACTED]  
8402 Ambrosse Lane  
Unit 207  
Louisville, Kentucky

Re: 8402 Ambrosse Lane, #207

Ms. [REDACTED]

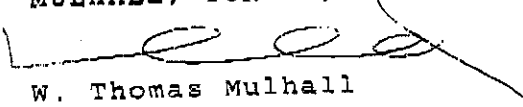
Please be advised that I represent [REDACTED], Lessor of the above-mentioned property, and this correspondence refers to me or my firm as debt collector. Pursuant to The Debt Collection Practices Act, the following is your:

NOTICE OF DEBT

1. The amount of the debt on the above date is: \$1,351.25, comprised of principal in the amount of \$1,175.00, a reasonable attorney's fee in the amount of \$176.25. This amount may be increased by Court costs and additional accruing interest.
2. The name of the creditor to whom the debt is owed is Johnna Richards, who finds you in debt under the terms of the lease agreement entered into September 2, 2005.
3. Unless you, the consumer, within thirty (30) days after receipt of this notice, dispute the validity of this debt, or any portion thereof, the debt will be assumed to be valid by the debt collector.
4. If you, the consumer, notify the debt collector in writing within a thirty day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the to the consumer by the debt collector.
5. Upon the consumer's written request within the thirty day period, the debt collector will provide the consumer with a name and address of the original creditor, if different from the current creditor.
6. We are attempting to collect a debt. Any and all information obtained will be used for that purpose.

Very truly yours,

MULHALL, TURNER, COOMBS & MALONE, PLLC

  
W. Thomas Mulhall  
Attorney at Law