



DIVERSIFIED
Collection
Services, Inc.

P.O. Box 9057, Pleasanton, CA 94566-9057

Toll Free: 800-866-5317

November 15, 2005



* 4 - [REDACTED]
JOHN [REDACTED]
[REDACTED]
COVINGTON GA [REDACTED]

DELINQUENT DEBT VERIFICATION NOTICE

Claim of: GEORGIA DEPARTMENT OF REVENUE
Account No: [REDACTED]
Balance: \$4062.62

Dear JOHN D [REDACTED]

This is formal notice that your above-referenced account has been referred to our office for collection. The claim will be scheduled for review within the next 30 days and any disputes should be lodged within 30 days after receipt of this letter. We are entitled to use, and we intend to use, all approved means to collect this debt. Our client may choose to use legal means to collect, including liens or levies against your property.

You may avoid further collection procedures by making arrangements to repay your obligation. Payment should be made by cashiers check or money order, payable to GEORGIA DEPARTMENT OF REVENUE, and forwarded to our office at P.O. Box 9057, Pleasanton, CA 94566-9057. This is an attempt to collect a debt by a debt collector, and any information obtained will be used for that purpose.

The balance stated above reflects the latest balance reported by our client. Since our client last reported your balance, you may have accrued additional interest or penalty fees. If you choose to pay your obligation in full at this time, and there is additional interest or fees, you will be held responsible for the additional amount.

Contact your account representative Devon Sweat at 800-866-5317.

**SEE THE REVERSE SIDE FOR THE FEDERAL VALIDATION
NOTICE AND OTHER STATE COMPLIANCE INFORMATION.**

LR002/TX

A Value Driven Company With A Commitment To Excellence

IMPORTANT NOTICE OF RIGHTS

If this is the first notice you receive, be advised that:

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THIS OFFICE WILL: OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

California – The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. PST. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Colorado – For information about the Colorado Fair Debt Collection Practices Act, see www.ago.state.co.us/cab.htm.

Maine – Maine residents may contact our office by telephone at 800-866-5317 between the hours of 9:00 a.m. to 6:00 p.m. PST.

Massachusetts – Massachusetts residents may contact our office by telephone at 800-866-5317 between the hours of 9:00 a.m. to 6:00 p.m. PST. The business address is: 333 North Canyons Parkway, Suite 100, Livermore, CA 94551-7661. Massachusetts Law requires that we inform you:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

Minnesota – Minnesota Law requires that we inform you that "This collection agency is licensed by the Minnesota Department of Commerce."

New York – Diversified Collection Services, Inc. is licensed to operate in New York City under License Number 0958746.

North Carolina – Diversified Collection Services, Inc. is licensed to operate under Permit number 3142.

Tennessee – Diversified Collection Services, Inc. is licensed by the Collection Service Board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, Tennessee 37243.

Wisconsin – Wisconsin Law requires that we inform you that "This collection agency is licensed by the Office of the Administrator of the Division of Banking, P.O. Box 7876, Madison, WI 53707."

Headquarters
Diversified Collection Services, Inc.
333 North Canyons Parkway, Suite 100
Livermore, CA 94551-7661

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***Sovereignty Education and Defense Ministry
(SEDM) Website***

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