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DATE

Certified Mail, Return Receipt Requested and Proof of Mailing
 NOTICE OF DISHONORED CHECK

Name of Issuer
 Street Address
 City and State

Re: Creditor - Client Name and Address

Dear Debtor:

Your account with Seller has been handed over to me for collection. It appears that Seller provided Debtor materials for which they have not paid. In addition Debtor has passed a bad check. The Debtor is liable on both the bad check and the contract for the materials. I intend to file suit against the debtor promptly. If you ever intend to pay or make arrangements to pay these amounts to Seller, be advised to contact this office promptly.

Your check numbered 307, dated April 8, 20__, in amount of \$714 all payable to Seller has been returned by your bank, marked "Insufficient Funds." Therefore, you are presently indebted to Seller in the amount of \$714, plus the \$50 processing fee per check, the \$35 protest or bad check return fee per check, interest at the legal rate from when each check was written, and reasonable attorney's fees for a total of \$784 plus interest and attorney's fees.

Debtor is hereby given notice under Virginia Code §8.01-27.2 and therefore will be liable for an additional \$250 in costs per check (or three times the amount of the check, whichever is less) if payment of \$784 is not received within 30 days. Accordingly, you will be indebted to Seller in the amount of \$1034, plus interest at the legal rate from April 8, 20__ until paid and reasonable attorney's fees. Suit will be filed against you in this amount if payment is not received within 30 days.

Sincerely,

James D. Fullerton

Enclosure: Add Federal Fair Debt Collection Notice
 If the debtor is an individual