

DEPT 1004  
PO BOX 4115  
CONCORD CA 94524



PERSONAL & CONFIDENTIAL  
April 24, 2007



PO Box 579  
145 East 14th St, Ste 200  
San Leandro, CA 94577

**AMA Collection Services**  
Local Phone #: (510) 638-7157

Address Service Requested

#BWNFTZF #AMAB31771704240#



SAM DADJO 00595436  
28369 ROCHELLE AVE  
HAYWARD, CA 94544-5449

RE: RANDHAWA DENTAL CORP  
FOR : SAM  
CLIENT ID:

PRINCIPAL : \$ 296.00  
INTEREST : \$ 0.08  
**AMOUNT DUE: \$ 296.08**

ACCOUNT # : 00595436 - 5484 - 04  
PIN # : 48476

**CALL 1-800-606-2274 or contact as provided below.**

Por favor de llamar al: 1-800-606-2274, o contacto en la manera prevista abajo.

**THIS ACCOUNT HAS BEEN ASSIGNED FOR COLLECTION**

**Please PAY IN FULL!**

As REQUIRED BY LAW you are HEREBY NOTIFIED that a NEGATIVE CREDIT REPORT reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. No information will be reported to a credit reporting agency prior to 60 days from the date of this letter.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

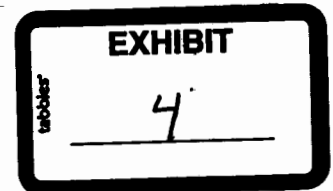
Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification 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.

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 a.m. or after 9 p.m. 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](http://www.ftc.gov).

The Rosenthal Act, California Civil Code Section 1788.21, also requires that you notify your creditor of your change of name, address, or employment for any existing consumer credit.

Return this portion of this notice with your payment in full.

( ) ENCLOSED IS PAYMENT IN FULL.



00595436 - 5484 - 04



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PO BOX 579  
SAN LEANDRO, CA 94577-0579

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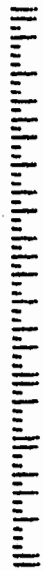
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BAVESMA 94544



D/S AUTH54  
MAILED 941



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