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Dear The postmark of this letter is registered with our office. Unless you contact us at [telephone] , you will run the risk of your local Sheriff serving you with a Summons and Complaint to appear in Court without further notice to you. Filing of suit will initiate a series of events that will cause you considerable inconvenience and expense. In addition to the above mentioned balance , you may be liable for court costs and interest. In the event you should fail to contact us immediately , we will assume that this debt is valid. Should you have any reason to dispute the validity of the debt or any portion thereof , this office will obtain verification of the debt or obtain a copy of the Judgment and mail you a copy of same. This office will also provide you with the name and address of the original creditor if different from the current creditor. PLEASE GOVERN YOURSELF

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