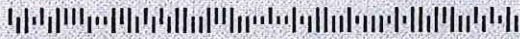


P.O. Box 184
St. Johns, MI 48879-0184



<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> DISCOVER	<input type="checkbox"/> AMEX	<input type="checkbox"/> VISA
CARD NUMBER	CVV2 CODE	AMOUNT	
SIGNATURE			EXP. DATE
STATEMENT DATE	DUE DATE	CURRENT AMOUNT DUE	
5/27/2014		\$ 394.20	
ACCOUNT NUMBER	\$ AMOUNT ENCLOSED		
4473985			

0000000295



KIMBERLE BYRD



P.O. Box 184
St. Johns, MI 48879-0184

Please check box if above address is incorrect or if insurance information has changed and indicate change(s) on reverse side.

◀ DETACH UPPER PORTION AND RETURN WITH PAYMENT ▶

NOTICE OF DEBT

ACCOUNT NUMBER	CREDITOR	AMOUNT DUE
4473985	MICHIGAN EDUCATION ASSOCIATION	\$ 394.20

Please Read Carefully.

The above creditor has referred your delinquent account to this office for collection. We recommend the following to you:

- 1.) Send full payment to our office. (See reverse side or above for payment options)
- 2.) Contact our office directly to resolve this matter at 1-877-385-5729, and
- 3.) See the consumer notice below.

This communication is from a debt collector. This communication 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 that you dispute the validity of this debt or any portion thereof, 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 of 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.

On-line @ www.AR-S.net to pay by check or credit card. You will need your account number.

By Phone @ (877) 385-5729 to pay by check or credit card.

By Mail by sending your check, money order, certified funds or credit card information along with the remittance slip above.

Account Receivable Solutions, Inc.

FAX: (989) 227-9511

Hours of Operation

Monday-Thursday 7:30am-7:00pm EST

Friday 7:30am-5:00pm

Saturday 9:00am-1:00pm

