COLLECTION AUTHORIZATION LETTER

Dear LegalShield[SM] Member:
You have requested that we send a collection letter on your behalf in this matter. It is necessary that we, as a law firm, have your authorization to take action such as writing a letter. The authorization, certification of prior activity in this matter, and other information you provide here also helps us to verify the information that we have previously taken by telephone. Please read this letter carefully and answer the questions completely so that we can expedite the processing of your letter. If you have not had your consultation with an attorney, after we have received this completed authorization, we will contact you to discuss your letter prior to mailing. Should you have any questions, do not hesitate to contact us.
Thank you.

Notices:
Out of State Letters: *Framme Law Firm PC cannot send collection letters to individual debtors for consumer debt who reside outside of the state. Other states have requirements for licensing and bonding, as well as other unique requirements for collection letters to other consumers. We can send collection letters only to out-of-state businesses.*

Lien Rights: This CAL does not apply to enforcing lien rights since specific time frames and procedures may apply. If you have specific lien rights you want to enforce, you must contact this office to discuss how to protect and enforce your lien, or you may lose your rights.

To: Framme Law Firm, PC Fax: (804) 649 2172

From: _____

Intake #: _____

Membership #: _____

Address:_____
[Your Address]

Please issue a collection demand letter to the named individual/business *[circle one]* based upon the information I am providing below:

1. Full Name of Opposing Party:_____

[If the opposing party is a business, I am providing the full name of Debtor's Representative and/or Owner:_____]

2. Opposing Party's Address: _____

3. Do you want the letter mailed by certified mail? Yes No

If I answered "yes", I will include a check for $10.00 when I return this letter and my documentation to Framme Law Firm PC. ***Please make your check payable to "Framme Law Firm PC" and mail it to Framme Law Firm PC, Paragon One, 6800 Paragon Place, Suite 233, Richmond, VA 23230 or call to pay by credit card over the phone.***

IMPORTANT NOTICE: ***We do not include interest in the collection letter unless you specifically request us to do so. Because of usury issues, if you ask us to include any charges in excess of the principal amount due, the maximum amount we will demand is 6% per year on the outstanding principal balance. If you want to include the 6% charge, please calculate the amount due and add it to the principal to arrive at the Total Amount of Debt.***

4. Total Amount of Debt: _____ *[Please list the items and the amount which make up this total debt (principal, interest, late fees, etc.)]*

_____

_____

_____

5. I am sending the documents that support this debt. This could include (but is not limited to) a legible copy of any returned checks, invoices and/or work orders, which support the claim.

[Please remit a copy of the first invoice sent and any past due billings or letters sent. ***DO NOT SEND ORIGINALS.*** *If the document you are sending contains very small print, you can enlarge the copy before you fax it to us, or send us a full-size photocopy in the mail.]*

6. Is the opposing party a plan holder or member of LegalShield[SM]? Yes No Unknown

7. Would you like to review a rough draft of our letter before we send it out? Yes No

[Please read the following statements carefully. By signing below, you are agreeing that the following statements are true.]

I certify that: I, _____ *[name of member]*:

a. Am providing a legible copy of documents, which support this claim;
b. Complied fully with state and federal consumer credit laws;
c. Calculated the amount due and it does not include any charges that exceed 6% per year on the outstanding principal balance, or any amount of interest that was not agreed to in the original agreement; if the amount due does not include interest check this box [];
d. Have not received any written or verbal notice from the debtor or their attorney advising me that debtor has filed for bankruptcy protection; and
e. Allowed all just and lawful offsets, payments and credits.

_____/_____
Signature Date

This CAL will entitle you to one demand letter in this matter. Unless we have entered into a written fee agreement, we will not be representing you any further in this matter, including communicating with third parties or initiating litigation.