

WILLIAM POWELL  
4509 E 16TH ST  
INDPLS IN 46219

Your Western Union Quick Collect Money Transfer has been declined:

DATED: 11 30 2007  
MTCN: 038 776 6000  
AMOUNT: \$450.00  
PAYEE: E M C MORTGAGE  
ACCT #: 000756

Please return immediately to the office where your Quick Collect Money transfer was sent from to pick up your refund.

You must bring your Quick Collect Receipt and/or this letter with picture identification.

When you arrive at the Western Union agent's office, fill out the yellow "To Receive Money" form, listing your name as the receiver and sender of the money transfer and present the form to the agent for payout.

You may use the refund check to send a new Quick Collect payment after you have made arrangements with the company to which you had sent the payment.

Questions regarding your account should be directed to the company that declined the payment.

Customer Relations Department  
Quick Collect Money Transfer Service  
13022 Hollenberg Dr.  
Bridgeton, Missouri 63044