

July 30, 2010

Collections Department
Integrity Financial Partners
4370 W. 109th St.
Suite 100
Overland Park, KS 66211

Re: Integrity Advance [REDACTED]

To whom it may concern:

After doing research regarding Internet payday loan laws in the State of Arizona, I have found that Integrity Advance payday loans are actually illegal.

I revoke any and all wage assignments I may or may not have signed with Integrity Advance. I no longer authorize you, your company, or your affiliates to attach any part of my wages or contact my employer for your collection purposes. I have notified my employer about this matter so any attempts to do so on your part will be rejected.

I demand that any contact be made through US Postal mail. I will need everything in writing to keep accurate records of all communication as per instruction from my Attorney General's Office. I prohibit you or your affiliates to contact me via telephone at my place of employment or my home telephone number. I also prohibit you from calling my references listed on my loan.

Due to the fact that Internet payday loans must be licensed in the state of Arizona to be a legal and binding contract, your Integrity Advance should NOT issue loans to Arizona residents at all. I am requesting that you send me Integrity Advances license number, which enables them to offer loans to Arizona residents. The legal amount that could have been charged to my loan is the principal amount, even IF Integrity Advance payday loan were legal anywhere in the U.S. I have enclosed the principle amount of the loan in the amount of \$300.00.

I must also inform you that I will be filing complaints with the Better Business Bureau, the Federal Trade Commission, the Arizona Department of Financial Institutions, the Arizona Attorney General's Office and the Kansas Attorney General's Office. I expect a response from your company no later than 5 days from the above date regarding this matter stating that the account is paid in full. This response may only come via US Postal mail or email. No telephone contact is permitted.

Sincerely,

CC:
Arizona Attorney General's Office
Better Business Bureau
Federal Trade Commission
Kansas Attorney General's Office

