{{$now('[D] [MNn] [Y]')}}

{{CREDITEE\_NAME\_FIRST}} {{CREDITEE\_NAME\_LAST}}

{{CREDITEE\_ADDRESS\_STREET}}

{{CREDITEE\_ADDRESS\_CITY}}, {{CREDITEE\_ADDRESS\_STATE}} {{CREDITEE\_ADDRESS\_ZIP}}

Via USPS Certified Mail

{{CREDITEE\_NAME\_FIRST}} {{CREDITEE\_NAME\_LAST}}

{{CREDITEE\_ADDRESS\_STREET}}

{{CREDITEE\_ADDRESS\_CITY}}, {{CREDITEE\_ADDRESS\_STATE}}

{{CREDITEE\_ADDRESS\_ZIP}}

To whom it may concern:

{{CREDITOR\_NAME\_FIRST}} {{CREDITOR\_NAME\_LAST}} (“The Creditor”) has been found in violation of the following acts listed below. The Creditor may be found liable for up to $1,000 per violation in a court of law. As a result, {{CREDITEE\_NAME\_FIRST}} {{CREDITEE\_NAME\_LAST}} (“The Creditee”) requests that The Creditor make the following payment in violations of:

{% repeating-section VIOLATIONS %}

{{VIOLATION\_TITLE}}

{% end-section %}

In addition to the above violations, The Creditee would like to exercise their rights as described in 15 U.S. Code § 6082. The Creditor must:

{% repeating-section CONSUMER\_RIGHTS %}

{{RIGHT}}

{% end-section %}

Based on the following violations, The Creditor may be found liable for up to ${{$count(VIOLATIONS) \*1000}}. The Creditee is willing to do the following if The Creditor pays the above amount of ${{$count(VIOLATIONS)\*1000}}:

{% repeating-section REMEDY %}

{{REMEDY}}

{% end-section %}

If payment is not received within thirty (30) calendar days upon receipt of this letter, The Creditee will move forward with intent to bring civil action against The Creditor and file complaints with the respective enforcement agencies.

Please make the check in the amount of ${{$count(VIOLATIONS) \* 1000 \* 0.55}} payable to:

{{CREDITEE\_NAME\_FIRST}} {{CREDITEE\_NAME\_LAST}}

{{CREDITEE\_ADDRESS\_STREET}}

{{CREDITEE\_ADDRESS\_CITY}}, {{CREDITEE\_ADDRESS\_STATE}} {{CREDITEE\_ADDRESS\_ZIP}}

Thank you.

Respectfully submitted,

/s/ {{CREDITEE\_NAME\_FIRST}} {{CREDITEE\_NAME\_LAST}}