

Chase Bank USA, N.A.
P.O. Box 100043
Kennesaw, GA 30156-9243



September 1, 2006

0001858

O. Max Gardener
P.O. box 100
Shelby, NC 28151-0100

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Re: Customer/Client Name:
Chase Account Number:
Current Account Balance: \$2,212.60

Dear O. Max Gardener:

Chase Bank USA, N.A. (Chase) has received notice that you are representing the above named customer(s) with regard to their debt owed to Chase. As of the issuance of this letter, Chase has not received a notice of any bankruptcy filing by or against your client.

Chase requests that you promptly provide the following information:

- Confirmation of representation through paid retainer fee, and
- Specific date of filing or planned filing.

Also, please be advised that Chase holds a security interest in all merchandise purchased from Circuit City stores, Inc.® on this account. If your client has not filed bankruptcy and is interested in settlement or payment options, you should contact Chase immediately to avoid any possible further late fees, finance charges, and negative credit bureau reporting on their account.

If you fail to respond to this communication within a reasonable period of time, Chase may resume direct collection activities with . Chase considers a reasonable period of time to be 45 days from the date of this letter.

If you have any questions, please do not hesitate to contact us at the number listed below Monday through Friday, 8:00 AM to 5:00 PM ET. Thank you for your prompt attention to this matter.

Sincerely,

Bankruptcy/Recovery Department
Phone: (800) 677-4339 option 7
Fax: (888) 743-4518

This is an attempt to collect a debt and any information obtained will be used for that purpose.