Mr. Eric Cleary

Customer Care representative

Hearts Marketing, Inc.

March 23, 2010

Mr. Thomas Baker

Duchess Way, Bristol

Avon, BS12 1BX

Dear Mr. Baker,

I write to you to call your attention to your existing balance in your credit card bill.  We would like to remind you that you have a monthly credit card bill that you should be paying regularly.  However, you have failed to pay your dues last mont for the period of February 21 to March 21.  We have enclosed the details of the purchase that you have made within the said period.

For whatever reason you have for the delay, please take prompt action to resolve the matter the soonest possible time.  As per company policy, you will be charged an additional fee if you make your payment later than the last day of this month.  Please disregard this letter if you have already made the necessary payment.

Please contact us should you have any inquiries about this matter or any of our services.

Yours truly,

Eric Cleary