From,

Patrick Olsson,

Modern Credit Bank,

30th Avenue,

New Jersey 06223

To,

Troy Henderson,

Pool Mansion, Jewelry Boulevard,

Dear Mr. Troy,

This is to inform you that I have sent a legal notice under section 129 by which it means that you have defaulted on payment, which is amounting to $400 against loan taken for your vehicle finance.  I, hereby, would like to draw your attention that you have only a month’s time to repay it and would entail penalty if not met within the stipulated timeframe.  Though our office has made phone contacts with you many times, there has been constant denial approach to attend it.

If you hereby don’t honor to pay your amount, there will be legal action instigated against you.  To avoid such embarrassment, I would like you to take immediate step to resolve this issue.  We have our own corporate guidelines wherein if you are going to default again you will not be eligible to get loan from any of our branches for the next 2 years irrespective of your financial status being stronger than before.

Yours Truly,

Patrick Olsson