

J. M. Adjustment Services

April 19, 2004

John Doe
2800 N. Adams Rd
Troy, MI 48084-

Dear John Doe:

Please contact Mr. Jones at First National Bank of Shelby at 1-(800)741-3283 between the hours of 8:00 AM and 5:00 PM. This is regarding your account number 12345678.

It is important for you to respond to this letter immediately.

Sincerely,

J. M. Adjustment Services