CHRIS SWAN AMERICAN FINANCIAL CREDIT 10333 N. MERIDIAN ST. STE 270 INDIANAPOLIS, IN 46290 (888)317-2327 EXT. 501

According to a recent credit report, you claim that I owe \$545(ACCT. #3371024). In order to properly handle my business please send the following under penalty of perjury:

- 1. Validation of the debt to AMERICAN FINANCIAL CREDIT and YOUR CLIENTS(REF # 13888620, L 21512534, 16528616);
- 2. A sworn affidavit or an invoice signed by A REAL PERSON verifying your claim(S) against me; AND
- 3. A copy of the CONTRACT binding both parties with both signatures.

You have 10 business days from the receipt of this letter to respond to the above requests or you may respond with the removal of all accounts from my credit report and either a LETTER OF RELEASE or a notification of PAYMENT IN FULL.

A lack of a written response within the allotted time will be construed as a tacit admission of fraud and I will be forced to initiate legal proceedings. Any further responses from AMERICAN FINANCIAL CREDIT will only be accepted under penalty of perjury.

Be advised that my new address is PO BOX 88045 INDIANAPOLIS, IN 46208

WENDELL L. BROWN PO BOX 88045 INDIANAPOLIS, IN 46208