

COBRA COLLECTIONS AGENCY, INC.
3228 UNIVERSITY AVE SUITE 109
COLUMBUS, GA. 31907

DECEMBER 20, 2006

DEAR MATTHEW,

ENCLOSED YOU WILL FIND A LIST OF YOUR ACCOUNTS. AS WELL AS THE MONEY THAT IS DUE YOU. ANY INFORMATION WE HAVE FOUND ON THE DEBTOR DOES NOT RETURN TO YOU. DO I HAVE YOUR ORIGINAL FILES OR IS IT JUST COPY'S? ALL OF THESE ACCOUNTS HAVE BEEN PLACED ON THERE BUREAU. SO ANY THAT WANT TO PAY OUT AT A LATER DATE HAVE TO PAY US IN ORDER FOR US TO RELEASE IT FROM THE BUREAU.

I AM NOT PUTTING YOU OFF; I JUST HAVE A LOT GOING ON. AS FOR THREATING ME WITH A COMPLAINT LETTER, IF IT MAKES YOU FEEL BETTER DO IT AND IT WON'T HURT MY BUSINESS AT ALL. I HAVE BIG COMPANY'S AND THEY ARE HAPPY.

AS FOR TURNING ANYTHING TO MEACHAM EARLY AND FOWLER , I WON'T BE DOING THAT. ALL INFORMATION WILL GO TO YOU. I WILL PULL THE FILES AND IF WE DON'T HAVE THEM IN PAYMENT PLAN, YOU GET THEM BACK.

AS FOR MY BUSINESS REPUTATION IT SPEAKS FOR IT SELF AND I HAVE MADE IT ON MY OWN.

IF THERE IS ANY INCIDENT OR PUBLICITY AT ALL I WILL HAVE NO CHOICE BUT TO TURN THIS OVER TO MY ATTORNEY. MATTHEW I AM NOT ONE OF YOUR PEOPLE THAT JUMP FOR YOU AT YOUR BECAN CALL. I AM AS STRONG WILL AS YOU ARE. SO DON'T THINK YOU CAN PUSH ME IN A CORNER. IT WON'T WORK.

I MAILED YOUR CHECK OUT TODAY AS WELL AS I FAXED YOU A COPY OF THE CHECK AND THE REPORT.

SINCERELY


JANICE LEDDEN
PRESIDENT