

ATW: CRC
REF: 7003479



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RE: Cobra Collection Agency, Inc. - Fair Debt Violations

To Whom It May Concern:

Here in Columbus amongst all of our decent and trusting businesses, we have a fraudulent and dishonest one. The business I am speaking of is Cobra Collection Agency, Inc. - 3228 University Avenue, Columbus, GA 31907. This illicit business is owned and run by a mother and daughter team. The primary owner and mother is named as Janice Ledden (aka-Janice Ligon, Janice Carrol, Janice Bass), whom is a convicted felon of Theft by Taking. The other half of the team is Elizabeth Isakson, which is Janice's daughter.

Their operation, which is both immoral and criminal, is run as follows; when a client turns over a debt to be collected upon, Cobra will add anywhere from 50% to 100% to the debtor, which in turn is pocketed rather than paying the client. When "Bad Checks" are given to Cobra as a last ditch effort to recoup monies owed to them, they again charge more than the law allows AND steal that overage also!

As for their employees, they are trained from day one to lie, cheat, and embezzle funds, right along with them, each and every day! For the most part, their previous and current employees are convicted felons as well.

Sincerely,


Jerry Bolt