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VIA FACSIMILE ONLY 571-222-1000

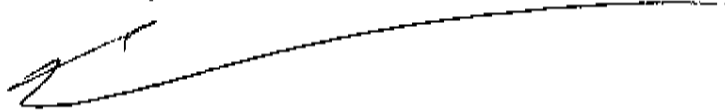
86995
Christine Baker
Credit Factors

Re: **Household Finance Corporation II v.** [REDACTED]

Dear Ms. Baker:

I am in receipt of your recent correspondence concerning the above referenced matter. Since you are not an attorney our office will not engage in further communication with you.

Sincerely,



Stanley M. Hammerman

SMH/cd

cc: Client; Mr. and Mrs. [REDACTED]

(LOPCFAX)

THIS LETTER IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.