



HOLLINS LAW

ATTORNEYS

August 13, 2013

FATEKH VERGASOV
470 RUTHVEN AVENUE
PALO ALTO CA 94301

Creditor: CALIFORNIA STYLE ROOFING INC.
Principal Balance: \$7352.00
Our File No.: 79018

Dear SIR OR MADAM:

This office has been retained by CALIFORNIA STYLE ROOFING INC., to collect the above-referenced balance that you owe our client. As of the date of this letter, the amount due and owing on this account is the amount shown above, **plus** interest and/or other charges which will continue to accrue on the account, to the extent permitted by the contract, federal or state laws. Please contact our office to obtain the total amount due.

Unless you dispute the validity of the debt or any portion thereof, within 30-days after receipt of this letter, we will assume the debt to be valid. If you notify this firm in writing within the 30-day period that the debt or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you, and a copy of such verification or judgment will be mailed to you, along with the name of the original creditor, if different from the creditor shown above.

For your convenience, we accept payments via credit card, Money Gram, or you may also make a payment by visiting our website at www.hollins-law.com and clicking on "CREDITOR'S RIGHTS LAW & COLLECTIONS LITIGATION," located on the left side of the page.

If your obligation remains in default, further legal action may be taken against you that could result in a judgment, which may include attorney fees and other litigation costs to the extent permitted by law. You are urged to contact Irene Tapia to make appropriate arrangements for payment of the debt at 714-558-9119, or toll free at 866-513-5033.

Very truly yours,

HOLLINS LAW

ROBERT A. HARTLEY., ESQ.
Associate

This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained from you will be used for that purpose.

The state Rosenthal Fair Debt Collection Practice Act and Federal Fair Debt Collections Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00am or after 9:00pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have a reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may not contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or <http://www.ftc.gov>.