## LITOW LAW OFFICE, P.C.

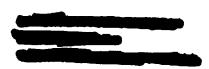
Charles L. Litow 1.2 Piper Lori Hughes 1 Christopher E. Pech 1 James H. McDonald 1. . John N. Elvert 2.1 Of Counsel, Randull L. Jackson 1 I treased to how

PAYMENTS - P.O. BOX 2143 CORRESPONDENCE - P.O. BOX 2165 CEDAR RAPIDS, IA. 52406 PHONE: 800-617-7593 FAX: (319) -362-3277 E-MAIL:IOWA@LITOWLAW.COM URL-WWW.LTTOWLAW.COM

CLIENTS, CLERKS, SHERIFFS AND ATTORNEYS PLEASE CALL 319-362-3000 OR 866-795-6375

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MARCH 25, 2009



RE: ARROW FINANCIAL SERVICES, LLC

We are in receipt of your request for verification of the debt. Only if you have asked us to cease and desist all communications, then this letter shall also serve to advise you that our client may invoke specified remedies including but not limited to a lawsuit, and if judgment is entered in our client's favor, the remedy of garnishment.

Otherwise, enclosed are the following documents to verify the debt:

An account verification statement.

The name and address of the original creditor are: Scars, PO Box 6275, Sioux Falls, SD 57117.

If you have any further questions, please feel free to contact our office. Also, let us know if this matter can now be resolved amicably. Thank you.

Sincerely,

Litow Law Office

Chalin P Eta

Charles L. Litow

Enc.

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

