

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004

Past Due Notice
8/22/2006

James Borrower
1024 Binary Ln Apt 01
Silicon Valley, CA 32768



Past Due Notice

Dear James Borrower

Our records indicate your loan payment is late. It is very important that you keep your loan payments current. Failure to do so can adversely affect your ability to negotiate future credit. Please respond immediately with a payment. If you cannot do so, please call the telephone number below to make other arrangements.

Sincerely,

TrailsWeb Finance, Inc.

Payment Amount Due	
Late Fees Due	\$25.00
Total Now Due	\$1,495.14

Please make payment payable to:
TrailsWeb Finance, Inc.

Questions about this bill? Call 928-774-7780

Please detach at this line and return the bottom portion with your payment.

Make payment payable to:
TrailsWeb Finance, Inc.

James Borrower
1024 Binary Ln Apt 01
Silicon Valley, CA 32768

Please do not send cash.

Amount Enclosed	_____ . ____
------------------------	--------------



Payment Voucher

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004

TemplateExample	7 of 60	8/1/2006	\$1,495.14
Acct. No.	Payment No.	Due Date	Amount Due

Address Changed? Please enter your new mailing address below.

New Address:	_____
_____	_____
New Phone: (_____)	_____

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004

Past Due Notice
8/22/2006

James Borrower
1024 Binary Ln Apt 01
Silicon Valley, CA 32768



Past Due 2nd Notice

Dear James Borrower

You have not replied to our first reminder of your overdue payment but we are sure you will send us a check for \$1,495.14 to bring your account current. If you are not capable of making this payment, please call so we can try and setup other payment arrangements with you. We would appreciate a call from you - as well as your payment. If you have already mailed your payment then please disregard this letter since your payment and this letter have crossed in the mail.

Sincerely,

TrailsWeb Finance, Inc.

Payment Amount Due	
Late Fees Due	\$25.00
Total Now Due	\$1,495.14

Please make payment payable to:
TrailsWeb Finance, Inc.

Questions about this bill? Call 928-774-7780

Please detach at this line and return the bottom portion with your payment.

Make payment payable to:
TrailsWeb Finance, Inc.

James Borrower
1024 Binary Ln Apt 01
Silicon Valley, CA 32768

Please do not send cash.

Amount Enclosed	_____ . ____
------------------------	--------------



Payment Voucher

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004

TemplateExample	7 of 60	8/1/2006	\$1,495.14
Acct. No.	Payment No.	Due Date	Amount Due

Address Changed? Please enter your new mailing address below.

New Address:	_____
_____	_____
New Phone: (_____)	_____

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004

**Overdue Payment
Notice
8/22/2006**

James Borrower
1024 Binary Ln Apt 01
Silicon Valley, CA 32768



Seriously Pastdue Payment Notice

Dear James Borrower

Several notices have been mailed to you concerning the pastdue status of your loan. Phone calls have been made during which promises to bring your account current were made. However, as of the above date, your account remains SERIOUSLY pastdue. Please be advised that the way you pay this account WILL SERIOUSLY AFFECT your credit and, therefore, your ability to obtain credit in the future. Please send your payment as soon as possible or at least call to make further arrangements.

Sincerely,

TrailsWeb Finance, Inc.

Payment Amount Due	
Late Fee Due	\$25.00
Total Now Due	\$1,495.14

Please make payment payable to:
TrailsWeb Finance, Inc.

Questions about this bill? Call 928-774-7780

Please detach at this line and return the bottom portion with your payment.

Make payment payable to:
TrailsWeb Finance, Inc.

James Borrower
1024 Binary Ln Apt 01
Silicon Valley, CA 32768

Please do not send cash.

Amount Enclosed	_____ . ____
------------------------	--------------



Payment Voucher

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004

TemplateExample	7 of 60	8/1/2006	\$1,495.14
Acct. No.	Payment No.	Due Date	Amount Due

Address Changed? Please enter your new mailing address below.

New Address:	_____
_____	_____
New Phone: (_____)	_____

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004

FINAL NOTICE
8/22/2006

James Borrower
1024 Binary Ln Apt 01
Silicon Valley, CA 32768



FINAL NOTICE

RE: Account Number TemplateExample

Dear James Borrower

Your account is overdue. All previous attempts to bring your account current have failed and we have exhausted all resources and patience. If we do not received a payment of \$760.07 within 10 days of the date of this letter, you will leave us no choice but to take other actions to protect our interest. Please also be advised that once your account is turned over to our attorney their fees will be added to your outstanding balance as stipulated in your promissory note.

Should you wish to discuss your account, please call immediately.

Sincerely,

TrailsWeb Finance, Inc.

Questions about your account? Call 928-774-7780

Please make payments payable to:

TrailsWeb Finance, Inc.

Send Payments to:

TrailsWeb Finance, Inc.
2410 E Route 66
Flagstaff, AZ 86004