

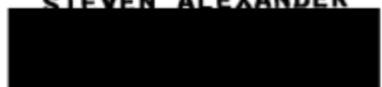


REGIONS BANK  
 DRAWER 550  
 POST OFFICE BOX 11407  
 BIRMINGHAM, ALABAMA 35246-8651

ASSET RECOVERY GROUP

MAY 28, 2012

STEVEN ALEXANDER



RE: 000000007000038679  
 BALANCE: \$209,469.15

DEAR STEVEN ALEXANDER:

YOUR account has been transferred to Regions Bank's Asset Recovery group for immediate collection. If you are not able to pay the amount shown above within ten (10) days from the date of this letter, please contact us as soon as possible to make satisfactory repayment arrangements.

Your response to this letter will determine if further collection activities are necessary to protect Regions' legal interest. If you have any questions about your account, you should contact us at 1-866-266-8132.

I urge you to call us immediately or send payment for the balance you owe to the following address:

Regions Bank  
 Collection Support  
 Drawer 550  
 P O Box 11407  
 Birmingham, AL 35202

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Sincerely,

Asset Recovery Group  
 Toll Free  
 1-866-266-8132

YOU CAN MAKE PAYMENTS 24 HOURS A DAY, 7 DAYS A WEEK:

PAY BY CHECK, DEBIT CARD, OR CREDIT CARD\*: Call 1-866-266-8132, or go online at WWW.REGIONS.COM, click the Online Services drop-down arrow, then select "Collections" under the Personal options. If you are paying by check, please have your account number, routing number, and check number ready when you call. If you are paying by debit or credit card, please have your card available. When mailing your payment, please forward it to the address above.

\*Convenience Fee May Apply

If you believe that any of your account information we have reported to a credit bureau is inaccurate, please notify us in writing at the following address: P O Box 10063 Birmingham, AL 35202-0063.