



J.M. Adjustment Services, LLC
16600 18 Mile Rd
Clinton Township, MI 48038
Toll Free: (855)562-8800

August 7, 2012

NOTICE

MICHAEL A & CELESTE A BISHOP
8607 CARLSBAD LANE
LANSING, MI 48917

Re: 0407175454

Creditor: Fifth Third Bank

Amount of Debt: Contact Fifth Third Bank

Dear MICHAEL A & CELESTE A BISHOP:

On 08/04/2012 we, on behalf of Fifth Third Bank, made or attempted to make contact with you to encourage you to contact JMA Services.

We are not collecting that debt nor are we demanding any money, so, any questions you may have regarding the debt should be directed to Fifth Third Bank at (800)375-1745 during their normal office hours.

The purpose of this letter is to provide you with *Important Consumer Information* regarding certain rights afforded you under the law.

Sincerely,

J.M. Adjustment Services, LLC

NOTICE REGARDING DISPUTING YOUR DEBT

Unless you, within 30 days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be correct and valid. However, your failure to dispute the validity of a debt may not be construed by any court as an admission of liability by you.

If you notify us within 30 days after receipt of this letter that the debt, or any portion thereof, is disputed, they will obtain verification of the debt or a copy of a judgment against you, and a copy of such verification will be mailed to you.

Upon your request within the 30 day period we will provide you with the name and address of the original creditor, if different from the current creditor. They shall cease collection of the debt, or any disputed portion thereof, until they obtain verification of the debt or a copy of the judgment, or the name and address of the original creditor, and a copy of such information is mailed to you.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

STATE DISCLOSURE, IF ANY

This collection agency is licensed by the:
Office of the Administrator of the Division of Banking
PO Box 7876, Madison, Wisconsin 53707

North Carolina Permit No. 104068

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE
www.coloradoattorneygeneral.com/ca

NOTICE REGARDING BANKRUPTCY

If you are in an active bankruptcy proceeding or have received a discharge from a bankruptcy, this letter is for informational purposes only and is not an attempt to collect a debt or an intention to violate the automatic stay. Please have your attorney contact Fifth Third Bank at the number provided by them.

If you have a question about the delivery of the contact letter from JMA Services or your submitted documentation you may call JMA Services at (855)562-8800 between 9:00AM – 6:00PM EST.