UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF ALABAMA	**PROOF OF CLAIM**
In re: **Allegro Law, LLC**	Chapter 7 Case Number: **10-30631**

NOTE: See Reverse for List of Debtors/Case Numbers/ important details. This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☐ Check this box if you are the debtor or trustee in this case.

Name of Creditor and Address: the person or other entity to whom the debtor owes money or property

24639641005966

SEXTON, JACQUELINE
2556 PRESLEY LANE
GOSHEN, OH 45122

Creditor Telephone Number (513 625 2452

RECEIVED

NOV 29 2010

BMC GROUP

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

THIS SPACE IS FOR COURT USE ONLY

Name and address where **payment** should be sent (if different from above):

Same as above

Payment Telephone Number (513 625 2452

☐ Check this box to indicate that this claim amends a previously filed claim.

Claim Number (if known):

Filed on: _____

1. AMOUNT OF CLAIM AS OF DATE CASE FILED $ 3600.00 + interest

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☑ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

Client ID 489842

2. BASIS FOR CLAIM: Credit cards + payday loans (See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 3732

3a. Debtor may have scheduled account as: _____

4. SECURED CLAIM (See instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

Nature of property or right of setoff:

Describe:

☐ Real Estate ☐ Motor Vehicle ☐ Other _____

Value of Property: $ _____ Annual Interest Rate: _____ % if any: $ _____ Basis for Perfection: _____

Secured Claim Amount: $ _____

Unsecured Claim Amount: $ $3600.00 + interest

DO NOT include the priority portion of your claim here.

Amount of arrearage and other charges as of time case filed included in secured claim,

5. PRIORITY CLAIM

☐ Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

Unsecured Priority Claim Amount: $ _____

Include **ONLY** the priority portion of your unsecured claim here.

You MUST specify the priority of the claim:

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☒ Wages, salaries, or commissions (up to $11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ Up to $2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -11 U.S.C. § 507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a) (____).

** Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

6. CREDITS: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

7. SUPPORTING DOCUMENTS: *Attach redacted copies of supporting documents,* such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See instruction 7 and definition of "redacted" on reverse side.) If the documents are not available, please explain.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES NOT ACCEPTED) Deadline for filing proof of claims is November 29, 2010.

THIS SPACE FOR COURT USE ONLY

Allegro Law
00003329

BY MAIL TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

BY HAND OR OVERNIGHT DELIVERY TO:
BMC Group, Inc
Attn: Allegro Law Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

DATE 11/22/10

SIGNATURE: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Jacqueline S. Sexton Jacqueline Sue Sexton

Penalty for presenting fraudulent claim is a fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571

INSTRUCTIONS FOR PROOF OF CLAIM FORM - DEADLINE NOVEMBER 29, 2010

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

Court, Name of Debtor, and Case Number:

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

Debtor Name	Case No
Allegro Law, LLC	10-30631

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:
State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:
State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:
State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:
Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Supporting Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d).
Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:
The person filing this proof of claim **must** sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

Date-Stamped Copy
Return claim form and attachments, if any. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

Please read – important information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR
A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

CREDITOR
A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM
A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

PROOF OF CLAIM
A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

SECURED CLAIM Under 11 U.S.C. §506(a)
A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim Examples of liens on property include a mortgage on real estate or a security interest in a car.
A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

UNSECURED NONPRIORITY CLAIM
If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)
Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

PO Box 101928, Dept. 2417
Birmingham, AL 35210

016395

GLOBAL
CREDIT & COLLECTION CORP

300 International Drive
PMB #10015
Williamsville, NY 14221
1-877-295-9644

April 19, 2010

These are what I've been paying

23471*AUTO**ALL FOR AADC 450
Jackie Sexton
2556 Presley Ln
Goshen OH 45122-9464

75

Client:	CAPITAL ONE SERVICES, LLC
Account Number:	5178057229036319
Global ID:	24101136
Amount Due:	$1135.87

Allegro was to pay off this bill!

Dear Jackie Sexton,

Your account has been placed with Global Credit & Collection Corp., a collection agency. This is an attempt to collect a debt. Any information will be used for that purpose.

As soon as we receive your payment in full on the above-noted account all collection activity will be stopped. All payments mailed to this office should be payable to Global Credit & Collection Corp.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Should you have any questions concerning your payment or your account, please telephone our office. Please make sure that your payment clearly identifies your name and that of your creditor so that payment can be properly applied to your account.

Ms.Sahar
1-877-295-9644

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Detach and Return Bottom Portion with Payment

Pay by Credit Card

Fill in all of the information below.

☐ VISA ☐ MasterCard ☐ DISCOVER

Card #	Security Code	Expiration Date
Billing Address		
Signature	Amount Authorized $	

Pay by Auto Pay Payment

Fill in all of the information below, and we will arrange this payment **free of charge**.

Name of Bank	☐ Checking	☐ Savings
Routing Number	Account Number	Payment Date
Name of Account Holder		
Signature	Amount Authorized $	

Client:	CAPITAL ONE SERVICES, LLC
Account Number:	5178057229036319
Global ID:	24101136
Amount Due:	$1135.87

OR mail in a check or money order to:

Global Credit & Collection Corp.
300 International Drive
PMB #10015
Williamsville, NY 14221

IMPORTANT NOTICE OF YOUR RIGHTS UNDER FEDERAL LAW

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment, if any, and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

WE ARE ACTING AS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT THIS DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

We are required under state law to give you the following notices, some of which refer to rights you also have under federal law. This list does not contain a complete list of the rights which consumers or commercial businesses have under state and federal law. Note the following which apply in the specified states:

STATE	APPLICABLE NOTICE
California	The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. 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 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 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 www.ftc.gov.
Colorado	A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA.
Massachusetts	NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT MAY NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOUR PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR. Global Credit and Collection Corp. Office in Massachusetts: 5230 Washington Street, West Roxbury, MA 02132. Hours of operation: Monday to Thursday 10:00am - 3:00pm.
Michigan	Michigan requires us to give the following notice, however, all consumers have these rights under federal law: The failure of a consumer to dispute the validity of a debt shall not be construed as an admission of liability by the consumer.
Minnesota	This collection agency is licensed by the Minnesota Department of Commerce.
New York	New York City Department of Consumer Affairs license numbers are - Williamsville-1210498 and Markham-1210496. In accordance with the requirements of NY Code Section 20-493.1 we are disclosing that Global Credit and Collection Corporation's contact person is Mr. Daniele DePaolis, telephone number 1-877-241-7840.
North Carolina	North Carolina Department of Insurance permit numbers are - Williamsville-4370 and Markham-4369.
Tennessee	This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Tenn. Code. Ann ss 62-20-111(b).
Washington	Global Credit & Collection Corp. licensed address in Washington is: 512 Bell Street, Edmonds, Washington 98020-3147.
Wisconsin	This collection agency is licensed by the Administrator of the Division of Banking, PO Box 7876, Madison, Wisconsin 53707.

 1-800-258-9319
www.capitalone.com/solutions

Jun. 10 - Sep. 09, 2010

MASTERCARD PLATINUM 5178-0572-2903-6319

NEW BALANCE	PAYMENT DUE	DUE DATE
$1,041.05	$1,041.05	Past Due

Available Credit: $0.00

IMPORTANT ACCOUNT UPDATES

Your full balance is due. Any payment you make will reduce your balance and help pay off your debt faster. The amount you owe may differ if you've entered into a separate payment agreement.

Your account is enrolled in an interest waiver program.

Previous Balance		Payments and Credits		Fees		Interest Charged		New Balance
$1,121.60	–	$80.55	+	$0.00	+	$0.00	=	$1,041.05

TRANSACTIONS

PAYMENTS, CREDITS & ADJUSTMENTS FOR JACKIE SEXTON #6319

1	20 JUN	BALANCE ADJUSTMENT	($5.55)
2	29 JUN	PAYMENT	($25.00)
3	29 JUL	PAYMENT	($25.00)
4	31 AUG	PAYMENT	($25.00)

FEES

Total Fees This Period	$0.00
Total Fees This Year	$0.00

INTEREST CHARGED

Total Interest This Period	$0.00
Total Interest This Year	$57.10

Help is Available.

Just pick up the phone.

Call 1-800-258-9319 and a specially trained agent will be happy to help you check your balance and make payments.

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Non-Interest Bearing	0.000%	$1,041.05	$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO WWW.CAPITALONE.COM/SOLUTIONS TO MAKE YOUR PAYMENT ONLINE

1 5178057229036319 9 1041050000001041058

Account Number: 5178-0572-2903-6319

Due Date	New Balance	Amount Enclosed
Past Due	$1,041.05	.

Manage your account online.

Visit **www.capitalone.com/solutions** to manage your account online. Have information at your fingertips 24/7 without picking up the phone.

JACKIE SEXTON
2556 PRESLEY LN
2556 PRESLEY LN
GOSHEN, OH 45122-9464

63867
H105

Capital One Bank (USA), N.A.
P.O. BOX 71083
CHARLOTTE, NC 28272-1083

Please make checks payable to Capital One Bank (USA), N.A. and mail with this coupon in the enclosed envelope.

COLK9037 6056 0100 210 07 100911 PAGE 00001 OF 00001 63867

How is the Interest Charge applied? Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first calendar day of the billing period. Interest charges accrue on every unpaid amount until it is paid in full. However, we reserve the right to not assess interest charges at any time.

How did you Calculate the Interest Charge? There are several calculations that are used to determine your total interest charge.

1. To get your Daily Balance: 1) take the current balance from when your account charged-off. 2) For each day after, subtract the payments, credits, and adjustments as of that day. The result is the daily interest bearing balance.
2. To find your Average Daily Interest Bearing Balance: 1) add the daily interest bearing balances together and 2) divide the sum by the number of days the interest rate was in effect.
3. Estimate your Total Interest Charge: 1) multiply your average daily balance by the daily periodic rate and 2) multiply the result by the number of days the interest rate was in effect.

NOTE: Due to rounding, balance adjustments, or returned payments, this calculation may vary from the interest charge actually assessed.

Is the "Payment Due" a Payoff Amount? No. All stated amounts are owed on the date of the statement. However, because interest, late charges and other charges might change from day to day as provided in your customer agreement, the amount due on the day you pay may be larger. For example, if you pay the amount stated in this statement, your account might still have a balance after your payment is received. Also note that the amount you owe may differ if you've entered into a separate payment arrangement. Please call the number on the front of the statement for an exact payoff amount.

Are there Additional Fees associated with my account? Yes, under certain circumstances, you may be assessed a Returned Payment Fee. You will also be required to pay us all of our actual collection expenses, attorneys' fees and court costs unless the law does not allow us to collect these amounts. We reserve the right to not assess fees without prior notice and without waiving our right to assess a similar fee later.

How do I Make Payments? Payments you mail to Capital One will be credited to your account as of the business day they are received, as long as: 1) you send the bottom portion of this statement and your check in the enclosed remittance envelope, and 2) your payment is received in Capital One's processing centers by 5 pm local time. Please allow at least seven (7) business days for mail delivery. Mailed Payments received by Capital One at any other location or in any other form may not be credited as of the day they are received.

Do you Process Paper Checks as an Electronic Funds Transfer? When you provide a check as payment, you authorize us and our agents either to use information from your check to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check. We may resubmit and electronically collect the returned payments.

What if I file for Bankruptcy? If you are entitled to bankruptcy protection, this communication is for information only, it is not an attempt to collect, assess or recover a debt or claim. Do not send us payments without speaking with your bankruptcy attorney or the Bankruptcy Court. If you have questions about your account or bankruptcy proceeding, please have your attorney contact us. If you or your attorney would like to contact our bankruptcy claims servicer directly, please contact: Capital One · PO Box 85167 · Richmond, VA 23285-5167

BILLING RIGHTS SUMMARY (Does Not Apply to Small Business Accounts)

What To Do If You Think You Find A Mistake On Your Statement:
If you think there is an error on your statement, write to us at:
Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285
In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- You do not need to pay any disputed amounts and related interest charges or fees until we send you a notice about the outcome of our investigation.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases:
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3. You must not yet have fully paid for the purchase

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:
Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285
While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Capital One supports information privacy protection: see our website at www.capitalone.com Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved © 2010 Capital One

To change or update your address please call **1-800-258-9319** or visit **www.capitalone.com/solutions**

To Whom this may Concern:

I'm sending this information concerning a debt consoldation company I started with the Oct of 2008 I sent my 1st pay on Nov. 2 2008 with a fee of $25.00 that is what I was told about any fees I kept sending payments each month after the 6th check or month I recieved a call from (Capital One) one of my creditors they had told me Allegro Law was in a Lawsuit against them from the Attorney Gen. I had not recieved any correspondance from Allegro about this matter. So I called them & they assured me that my debts were being taken care of. So I sent 2 more checks in & nothing to date had been paid come to find out they had taken more than half my payment. So I was very upset I had been laid off my job for →

9 months so all my other bills were behind. I requested to have my money sent back to me and they had told me I only had $269.00 in my escro account I said what happened to my money. They explained that their fees were took out & 2 creditors were settled. I've never received anything pertaining to these creditors my amount of debt was only $3,600.00 they told me I would be settled within 18 months I had done sent at least half of the $3,600.00 to them so after Aug. of 09 I quit sending payments I'm still recieving calls from creditors to this day I am still laid off & running out of unemployment so I can't even keep up with all my other bills. I prove I can't send any money to any creditors I owe because all this time has passed now my debts are even greater than they were

now I owe over more
I don't know what to do
I only receive $516.00
every two weeks $1,032 a
month I'm struggling now
I only owe 2 more years
on my home & prop. I'm
in fear I might loose
everything I just don't
know what I can do.

Thank You
Jackey Sutton

There are couple of
letters from just 1 creditor
I did not send to Allegro
because I felt like
nothing was being settled
to my account. Also
they Allegro said they would send
me a breakdown on
where my money has
gone I have not received
any thing.

I have not received any
statements that any of my
debts were paid I have been
paying on one my Capital
One account but I have →

Here are the original copies
I cannot afford to make
copies of the letters I've
received from Allegro Law
I sent them money to
pay my bills and they
never paid any, more than
$3,400.00 I owed out to
debts now my bills are
3 times higher due to interest
& Late charges please at
least send me back what
I paid so far with interest
then asking for at least
that much.

Thank You
Jackey
Sutton

ALLEGRO LAW

My Client ID # 789842

①

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Bankruptcy #
10-30630

Check Dates Numbers & amounts I sent.

1. 11-2-08 Ch. 1145 $200.00
2. 12-8-08 Ch. 1150 $175.00
3. 1-7-09 Ch 1156 $175.00
4. 2-9-09 Ch 1162 $175.00
5. 3-24-09 Ch 1167 $175.00
6. 4-30-09 Ch. 1176 $175.00
7. 7-2-09 Ch 1101 $175.00
8. 8-10-09 Ch 1112 $175.00

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

October 17, 2008

Receivership
P.O. Box 680840
Prattville Alabama
36068
Louis Colley

Jacqueline Sexton
2556 Presley Lane
Goshen, OH 45122

Allegro Law, LLC
New Client
Welcome Package

Proudly Representing Consumers Nationwide

Alabama
Arizona
Arkansas
California
Colorado
Connecticut
Delaware
District of Columbia
Florida
Georgia
Hawaii
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana
Maine
Maryland
Massachusetts
Michigan
Minnesota
Mississippi
Missouri
Montana
Nebraska
Nevada
New Hampshire
New Jersey
New Mexico
New York
North Carolina
North Dakota
Ohio
Oklahoma
Oregon
Pennsylvania
Rhode Island
South Carolina
South Dakota
Tennessee
Texas
Georgia
Utah
Vermont
Virginia
Washington
West Virginia
Wisconsin
Wyoming

October 17, 2008

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Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Jacqueline Sexton
2556 Presley Lane
Goshen, OH 45122

Dear Jacqueline Sexton,

Allow us to congratulate you on your decision to select Allegro Law, LLC for your Debt Negotiation experience. We appreciate the opportunity to serve you

When you became a client ofAllegro Law, LLC you took a positive step towards resolving your debt challenges and creating a secure financial future. This Welcome Package is intended to explain some important details that will assist you in understanding and successfully completing the Debt Negotiation service.

We graciously ask you to be patient and recognize that success will not be achieved overnight. However, with your commitment, and our long-term support and debt negotiation expertise, we can together save you time and money, and get you on the road to financial recovery.

To get started, it is imperative that you **do the following immediately:**

> **Sign and return the Power of Attorney** providing Allegro Law, LLC with the limited authorization to act on your behalf in regards to all matters pertaining to the Debt Negotiation service. (see page 13)

If any of the information in this Welcome Package generates questions, or is not consistent with how you understood our services to work, please contact our Customer Service department at (800)295-6025 immediately so that we may address your questions and ensure the suitability of our services for meeting your needs. Our staff is fully committed to helping you achieve your goal of resolving your current debt challenges and getting on a path to building wealth.

Sincerely,

Allegro Law, LLC

October 17, 2008

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Contact and Payment Information

Account Information

You have been assigned a unique Client ID#, which is 789842. This number identifies your account.

Contact Us

Teams of dedicated Allegro Law, LLC Specialists are here to support you. They can be reached by calling (800)295-6025 or by Fax at (800)664-1335. Hours of Operation are Monday thru Friday, 9:00AM thru 6:00PM EST.

For email correspondence please use the following address: dscs@allegrolawfirm.com

For sending correspondence please use the following address:

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743

For Sending payments please use the following address:

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743

www.allegrolaw.receivership.com

Payment Information

If you mail your payments, please write your Client ID# 789842 or Social Security Number on the payment item. This will help ensure your payments are applied to the correct account in a timely manner. Please make all payments payable to: Allegro Law, LLC.

If your payments are made by Electronic Funds Transfer (EFT), we will continue processing your payments each month on the reoccurring date you selected through your counselor, until you advise us otherwise. If you want to discontinue the Electronic Funds Transfer, you must contact a Settlement Specialist five (5) business days prior to your pre-selected debit date.

1445.00
476.00

Our entire staff is dedicated to working with you in achieving your financial goals!

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

November 07, 2008

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Jacqueline Sexton
2556 Presley Lane
Goshen, OH 45122

Client ID: 789842

RE: IMPORTANT INFORMATION BELOW

Dear Jacqueline Sexton,

Congratulations and welcome to the program. We have established a due date for your Program.

Your Due Date is November 07, 2008 and we expect a payment on the 7th of each month.

It is essential that you adhere to this due date. Failure to make a payment by this date each month could delay or jeopardize your program benefits.

We look forward to a successful partnership in helping you to achieve your financial goals.

Sincerely,

Customer Service

Allegro Law, LLC

October 17, 2008

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

About the Debt Negotiation Process

Allegro Law, LLC is an organization of consumer protection attorneys that use federal and state consumer laws to assist in negotiating work-out agreements between consumers and their creditors. The Debt Negotiation service is intended for consumers who can no longer afford to make the minimum payments due on their unsecured debts in addition to meeting their basic and necessary living expenses. Our goal is to save our clients both time and money by negotiating a mutually acceptable resolution of the clients outstanding debt(s) for something less than the full amount.

During the initial phase of the Debt Negotiation service, Allegro Law will send a letter to your creditor(s) identifying that Allegro Law, LLC is representing you as a client, and attempting to initiate the debt negotiation process. (A SAMPLE copy of one of the letters used to communicate with your creditors is included in this package for your reference.) This is the first step in establishing the lines of communication between the law firm and your creditors, and serves to trigger certain Federal rights on your behalf. Please bear in mind that many creditors will indicate to our clients that they not have received correspondence from Allegro Law. While this is possible, it is more likely that the creditor is simply attempting to collect on the debt in full by contacting the consumer directly. If a creditor communicates to you that they have not been contacted by Allegro Law, simply obtain the proper address for the creditor and an additional communication will be sent. In some instances it takes multiple communications from Allegro Law to your creditor(s) before negotiations effectively begin. This is not unusual and in no way affects the timing and success of the overall negotiation process.

The majority of our clients are typically behind on their debt payments before engaging our services, or voluntarily choose to discontinue making payments to their creditors in their attempt to seek an alternative solution to their debt challenges. Allegro Law does not make payments on a monthly basis to your creditors. Rather, payments made to the law firm accumulate in an escrow account to be used to pay the creditor(s) once the agreed upon settlement amount is successfully negotiated. For the average client, it takes around 36 months for the successfully negotiated resolution of their debts to be paid and reflect a zero balance. Keep in mind the time needed to accrue sufficient funds in order to negotiate a settlement will vary depending on your monthly payment amount and account balances. Allegro Law cannot finalize a settlement until you have enough money in your escrow account to pay the agreed upon settlement amount.

IMPORTANT NOTE:

By voluntarily withholding payment to your creditors, your creditors and the credit reporting agencies will report you as late resulting in a negative impact on your credit score. You should consider whether or not this negative impact on your credit score is an acceptable trade-off for the financial and time savings that may result from a successful Debt Negotiation service.

The initial payments you make to Allegro Law are used to cover the fees required for Allegro Law to establish the account and begin the negotiation process. While Allegro Law respects the fact that clients want to build their escrow account quickly and resolve their debts as soon as possible, Allegro Law asks its clients to understand that the goal is to resolve their debts for less than the full amount, and that much of those savings are as a result of the work performed by Allegro Law during the initial phase of the services. According to our Contract, fees are non-refundable. However, if you want to cancel our services, and you notify Allegro Law in writing within the first 30 days of representation, a full refund will be provided.

Remember to contact Allegro Law if your situation improves and you are able to manage larger monthly payments. Larger, consistent payments may reduce your debt more quickly. Also, if your financial situation changes and you have the opportunity to pay off any or all of your creditors, call one of our Negotiation Specialists. We will obtain pay off balances and make sure your settlement is credited properly and in a timely manner. Allegro Law, LLC will notify you each time we negotiate an acceptable and affordable settlement offer. Your patience is a critical part of our mutual success.

October 17, 2008

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Know Your Rights

It is important that you are aware of your rights regarding credit billing, debt collection and credit reporting. The Federal Trade Commission ('FTC') has produced consumer friendly summaries of the primary Federal Acts that protect consumers in regards to credit and debt collection activity. Three such Federal Acts are the Fair Credit Billing Act, Fair Credit Reporting Act and Fair Debt Collection Practices Act. We encourage you to visit the FTC's website at www.ftc.gov to read the summaries and familiarize yourself with your rights. The primary Federal Act you should be aware of as a participant in our Debt Negotiation Service is the Fair Debt Collection Practices Act. We encourage you to familiarize yourself with it.

Fair Debt Collection Practices Act (http://www.ftc.gov/bcp/conline/pubs/credit/fdc.pdf)

- Provides guidance for fair debt collection practices and prohibits certain methods of collection. that is in dispute.
- Specifies that if a consumer hires an attorney, the debt collector must contact the attorney, not the consumer, regarding the debt.
- Protects consumers from abusive debt collection activity that is in dispute.
- Debt Collectors may not use threats of violence or harm. that is in dispute.
- Debt Collectors may not repeatedly use the telephone to annoy someone.
- Debt Collectors may not state that you will be arrested if you do not pay your debt.

While outside of the scope of our Contract, the Fair Debt Collection Practices Act grants a consumer the right to sue for violations of the Act. We encourage you to document any debt collection activity you feel is in violation of the Fair Debt Collection Practices Act.

Although it has been proven that most creditors accept settlement offers Allegro Law would like to disclose to you that there are inherent risks associated with a debt negotiation service. Such risks include your accounts being sent to collections, your creditors charging late fees, judgments being filed against you, your wages being garnished, creditor phone calls and/or other measures in an attempt to collect moneys owed during the debt negotiation process. It is possible that your creditors may take legal action against you. It is critical that you immediately notify us if you become aware of any legal action taken against you, and immediately provide us with copies of any legal documents you may receive.

If a lawsuit(s) is filed, Allegro Law is committed to minimizing the effects, and expediting the settlement of your accounts, however Allegro Law has not been retained for litigation purposes.

631 940 2481

October 17, 2008

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Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Client Responsibilities

The success of the Debt Negotiation service is as equally dependent on your ability to be patient, and your ability to perform your responsibilities as outlined below, as it is on the legal service provided by our attorneys. It is only as a result of our combined efforts that our clients obtain the financial and time saving benefits of the Debt Negotiation service and have the opportunity to begin the path to financial freedom.

1. Forward to Allegro Law any correspondence you receive from a bank, original creditor, debt collector, or attorney. This includes any legal pleading (lawsuit filed against you) or other legal or regulatory documents. Timing is important so please forward such documents immediately.
2. Refrain from engaging in conversations with original creditors, debt collectors and attorneys. All you need to tell them is that you have hired an attorney to assist you with your debts, and direct them to contact Allegro Law. Do not discuss the status of the debt or discuss any settlement offers with them. Doing so may negatively impact Allegro Law's ability to obtain the best possible settlement on your behalf.
3. Be patient and stay committed to the long term goal. In no event should you expect that the services will be completed in less than 36 months even though in some instances Allegro Law is able to finalize settlement agreements in less than 36 month. During that period you should anticipate receiving debt collection calls as well as be prepared to have your credit score negatively impacted. While these can be frustrating aspects of a Debt Negotiation service, always keep in mind that the ultimate goal is to save you time and money.
4. Make timely payments as agreed upon according to the Payment

Regarding Debt Collectors

The involvement of Debt Collectors during this process is inevitable. There are two general types of Debt Collectors: those that work for the Original Creditor, and third party organizations that purchase old debt from an Original Creditor. Regardless of the type of Debt Collector, both are required to abide by specific State and Federal Laws designed to protect consumers from inappropriate debt collection activity. The primary Federal Laws applicable to Debt Collection activities are the Fair Debt Collection Practices Act and Fair Credit Billing Act. It is important that you are aware of your rights in regards to debt collection activities (see 'Know Your Rights' above).

It is important to understand that the primary goal of a debt collector is to obtain payment for the alleged outstanding debt. In many instances, the Original Creditor you initially established your debts with, will sell the debt to a third party debt collection organization, thereby relinquishing all legal rights of the Original Creditor in regards to that debt. This is a normal part of the overall Debt Negotiation service and does not negatively impact our ability to resolve your debts.

IMPORTANT NOTE:

You may not have a legal obligation to pay a debt purchased by a third party debt collection organization. You may not maintain a Contract with a third party debt collector. A third party debt collector will attempt to engage you in a contract based on the potential statements you make while communicating with them and actions you take such as making payments. Do not engage in any conversations with a third party debt collector. Do not admit that the debt is yours. Do not make any payments to a third party debt collector. Do not allow yourself to be intimidated by a third party debt collector.

When a debt is purchased by a third party debt collection organization, such organization will typically pay on average $0.10 for each $1.00 of debt purchased. For example, a third party debt collection organization will pay on average $100 for the acquisition of a debt of at least $1,000. Debt Collection organizations make a profit on any amount of money they can collect in excess of the amount they paid for the debt, in the prior example as much as $900 on a $1,000 debt that they paid $100 to acquire. With such a significant profit margin, it should come as no surprise that debt collectors often take aggressive action in an attempt to collect on the debt. In many instances the debt collector will use lies, threats and relentless telephone based pressure in an attempt to reap the significant available profits. Please familiarize yourself with the Fair Debt Collection Practices Act (see 'Know Your Rights' above).

October 17, 2008

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Shortly after receipt of your first payment Allegro Law will send written correspondence to any original creditor and/or debt collection organization that you identify in the Contract as currently representing your debt. If, during the overall Debt Negotiation process, a new debt collection organization contacts you, simply forward their contact information and/or written correspondence to Allegro Law and we will send written correspondence That correspondence will inform the creditor/debt collection organization that you are now being represented by Allegro Law. Doing so will trigger certain Federal rights as granted by the Fair Debt Collection Practices Act. One such right is the requirement of the debt collector to now contact your attorney in regards to the debt. From that point forward, any attempt to contact you directly may be considered a violation of the Fair Debt Collection Practices Act.

IMPORTANT NOTE:

It is not uncommon for a debt collector to claim that they have not been contacted by Allegro Law. A debt collector may do this in an attempt to rattle the Client into thinking that Allegro Law is not doing any work on our Client's behalf. Such a tactic is intended to fracture trust and pressure the Client into canceling their Contract with Allegro Law and paying the debt collector in full. Do not allow yourself to succumb to such debt collection pressure. Copies of the letters sent to your creditors and/or debt collectors are maintained by Allegro Law. Simply contact Customer Service and request that we resend the correspondence to the creditor and/or debt collector, or, request a copy to be sent to you so that you can produce the letter in the event a debt collector claims it does not exist. We are here to help.

IF YOU ARE CONTACTED BY A THIRD PARTY DEBT COLLECTOR YOU ARE RESPONSIBLE TO SAY THE FOLLOWING

'I have hired an attorney to assist me in paying off my debts. My attorney has informed me that in accordance with the Fair Debt Collection Practices Act that you must from this point forward contact my attorney related to this matter, and that any attempt to contact me again would be a violation of my rights. I can provide you with the contact information for my attorney. My attorney has sent correspondence to the original creditor. I do not believe that I have a contract with your organization. If you can produce the original contract associated with this debt, I would be happy to provide it to my attorney.'

Provide debt collectors with the following Allegro Law contact information and hang up the phone.

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743

(631)940-2411

DO NOT:

1. **DO NOT SAY** that the debt is yours or that you owe the money.
2. **DO NOT AGREE** to make any payments to the debt collector.
3. **DO NOT ENGAGE** in a conversation with the debt collector other than to make the statement outlined above.

Remember, a debt collector is a telemarketer paid to collect money. They will lie and mislead you in an attempt to convince you to make payments on the account.

DO NOT AGREE TO ANYTHING

Follow the instructions of your attorney. Most important, if any debt collector claims that your attorney has not sent them anything contact us immediately with their information.

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Huntington, NY 11743
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www.allegrolaw.net

October 17, 2008

ALLEGRO LAW

(6)

Allegro Law, LLC
Quick Tips for Settlement Success

DO

***DO** use this page as a quick reference. Hang it on your refrigerator or mirror for easy reference. Remember knowledge is POWER!

***DO** be mindful of debit dates and amounts during the program

***DO** establish a written monthly spending plan and budget yourself accordingly

***DO** send all correspondence from your creditors to Allegro Law, LLC & Company

***DO** immediately contact us if you receive any legal documents in relation to one of the debts you have submitted. Prompt action is critical

***DO** contact Customer Service: (800)295-6025

***DO** keep copies of all statements you receive

***DO** be patient. Remember that the settlement process may take several years to complete

***DO** become familiar with the three Federal Acts identified above under 'Know Your Rights'

***DO** instruct your callers to call our Creditor Services department at (631)940-2411

DO NOT

***DO NOT** forget you must be dedicated to this program, and consider it a part of your monthly financial planning

***DO NOT** forget we are here working for you everyday. However, there is no basis for a settlement until we know you have saved enough money to start negatiations

***DO NOT** ignore or throw away correspondence that you receive from creditors. Forward that to us.

***DO NOT** share ANY information with creditors or collectors. Refer these collectors to us

***DO NOT** agree to anything with your creditors without contacting Allegro Law, LLC & Company's Settlement Specialists first

***DO NOT** allow the aggresive tactics of debt collectors to frustrate you. Their goal is make you pay them in full. They will lie and make threatening remarks, all of which is illegal

***DO NOT** continue this service if you are unwilling to tolerate a drop in your credit score. Your credit file will be negatively impacted

NCO capital
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October 17, 2008

Allegro Law, LLC
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Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
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ALLEGRO LAW

NOTICE TO CONSUMERS

If you are having financial difficulty, you may feel overwhelmed and powerless. During periods of financial hardship, you may not have the resources to pay pressing debts, to meet family needs, and to get legal help. You may feel helpless to fight debt collectors pressing you for payment or threatening to seize your home, car, or other possessions.

We will help you make the best choices possible despite difficult financial circumstances. We will help you decide whether there are debts you can ignore and what your options might be when you cannot ignore a particular debt. Most important, we will make sure that your rights as a consumer are protected. Many state and federal laws are designed to help people facing financial hardship.

Most people in financial distress will first want to deal with the worst symptoms of a deteriorating financial situation. However, you should never make a decision based upon what a debt collector tells you. If you have an issue, have the debt collector call your attorney to confirm what they have just said, either directly or on a conference call.

When your financial condition is such that you cannot meet your monthly payment requirements, we are here to develop a long-term strategy to deal with your debt problems. This strategy involves figuring out those debts that you need to repay, and understanding the likely consequences if you cannot pay certain debts.

The first discipline you need to learn is to keep a log of your income and expenses for a few months. You should have already submitted an income statement worksheet to the lawyer referral firm that referred you to our law firm. We will verify that we have this information.

The second discipline is determining the priority of your debt. Debts with collateral are top priority. These include mortgages, rent, car loans, and loans secured by household goods. Debts without collateral are low priority debts. These include credit cards, charge cards, medical bills, gasoline cards, payday loans, and loans from family and friends.

The third discipline involves identifying which debts should be paid first.

- Always pay your family necessities. This means food and unavoidable expenses.
- Next pay your housing related bills. Pay your mortgage or rent if at all possible. If you own a home, pay your non-deferrable real estate taxes and your insurance unless they are included in your monthly payment. Failure to pay these bills can result in the loss of your home or apartment. If you are having a serious problem that requires you to move, you might stop paying the mortgage or rent. When you do so, do not spend this money. Save this money as a fund to use when you move, and to put down any required down payment.
- Pay the minimum required to keep your essential utility service. You should pay the minimum payment necessary to avoid disconnection. It would not make sense to work hard to keep your house or apartment only to not be able to live there because of no utility service.
- Pay car loans or car leases if you need to keep your car. If you need your car to get to work or for other essential transportation you should make your car payment your next priority after food, housing costs, and utilities. You may want to pay for the car first if the car is necessary to keep your job.
- You must pay your child support debts. A child support debt will not go away. If you need to modify a final order of child support obligation, then do it. You will have to prove that your financial condition has dramatically changed, and some states have minimum thresholds. However, if you do not make these payments, you can lose your license and go to jail.
- Income tax debts are a high priority. You must pay income taxes you owe that are not automatically deducted from your wages. You must file your federal income tax returns, even if you do not have the money to pay the tax liability. The government has powerful collection rights that other creditors do not have, particularly if you do not file your returns. If your income has been reduced due to a change in circumstances, you can have your tax liability reduced.

ALLEGRO LAW, LLC
K. Anderson Nelms, Esq
Licensed to practice in Alabama

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11/07/2008

attorney gen
614 387 7866
800 582 0170

Jacqueline Sexton
2556 Presley Lane
Goshen OH 45122

Dear Jacqueline Sexton,

Allow us to congratulate you on your decision to select Allegro Law, LLC for your Debt Settlement experience. We appreciate the opportunity to serve you.

When you became an Allegro Law, LLC client you took a *positive step* towards resolving your debt challenges and creating a secure financial future. This Welcome Package is intended to explain some important details that will help you understand and successfully complete the Debt Settlement Program.

We graciously ask you to be patient and recognize that success will not be achieved overnight. However, with your commitment, our long-term support and Debt Settlement expertise, we can save you time, money, and get you on the road to financial recovery.

To get started, it is imperative that you **do the following immediately:**

- **Sign and return the enclosed Client Authorization and Limited Power Of Attorney** providing Allegro Law, LLC with the limited authorization to act on your behalf regarding all matters concerning the Debt Settlement Program.

If any of the information in this Welcome Package generates questions please contact our Customer Service department at 1(800) 295-6025 so we can address your questions and ensure our service meets your needs. Our staff is fully committed to helping you achieve your goal of resolving your current debt challenges and obtaining future objectives.

Sincerely,
Allegro Law, LLC

allegro

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ALLEGRO LAW, LLC

K. Anderson Nelms, Esq
Licensed to practice in Alabama

SAMPLE LETTER OF REPRESENTATION

October 21, 2008

Wells Fargo Card Services
Executive Office
PO Box 4134
Portland, OR 97208

Re: David Smith
ACCT #: 4444-4444-4444-4444
SSN: 111-11-1111

Dear Representative:

This firm represents the above listed client in regard to the referenced account. This consumer is in the process of receiving a financial evaluation. It is our hope that through counseling this client may be able to avoid bankruptcy.

Over the next 60-90 days, our firm will be reviewing the consumer's personal financial statements, including the above referenced account.

We ask that your representatives please not contact our client directly. They should contact our Processing Center at (631)940-2411 Fax (516)624-1691.

Please direct all future correspondence to our attention, at our Processing Center's located at : 223 Wall Street #177, Huntington, NY 11741. Please include the address and facsimile number of the division to which you would prefer all correspondence and information directed.

Your anticipated cooperation in this regard is greatly appreciated.

Sincerely,

K. Anderson Nelms, Esq.

WWW.NewYork.BBB.org
BBB 257 Park Ave South
NY, NY 10010
attorney gen comp
571010 #
BBB 212 533 6200
BBB 399 Conklin St.
Farmingdale N.Y. 11735

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

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October 17, 2008

Via First Class Mail

CONFIDENTIAL SETTLEMENT NEGOTIATIONS INADMISSIBLE FOR ANY PURPOSE

Creditor
Address
City, State Zip Code

Re: Client Name
Account #

Dear Representative:

The firm represents the above listed named consumer in regards to the referenced account. The above consumer is in the process of receiving a financial evaluation and is enrolled in a debt negotiation program.

During the next 60-90 days, our counselors will be reviewing the consumer's personal financial statements, including the above referenced account. In addition, we will be archiving and preparing a summary of all collection activities of any original creditor, third party collection agent or collection attorney.

We ask that your representatives not contact our client but instead direct any and all correspondence to our firm. Contacting a consumer, which is known to be represented by a law firm, can be classified as a deceptive trade practice. Your failure to abide by this request will result in our pursuing all legal and equitable remedies available under state and federal law.

Please direct any and all future correspondence to our attention, including the address and facsimile number of the division to which you would prefer all correspondence and information directed.

Sincerely,

Allegro Law, LLC

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

ALLEGRO LAW

Client Privacy Notice

How We Use and Protect Your Personal Information

Dear Client,

We are committed to protecting the privacy and security of our clients' personal information and ensuring the accuracy of such information. We collect information about you to enable us to complete your credit counseling and debt management program, conduct our business in a manner consistent with federal and state laws and regulations, provide you with information and offers on services to meet your future needs, and to satisfy legal requirements. We will give you a new Client Privacy Statement whenever we change our privacy policies or practices, and this statement replaces any prior statements about our information practices. You may be concerned about issues of privacy in connection with the following:

- What kind of personal information we have, and where we get it.
- What we do with the personal information we have about you.
- How we protect that information.
- How you can find out what information we have about you.
- What choices you have about information sharing.

This notice principally governs our use of nonpublic personal information. Non-public personal information generally means financial information that is identified with you and is not obtainable from a public source.

What kind of personal information do we have, and where do we get it?

In conducting our business, we collect and maintain various types of information about our clients including the following:

- Information that we receive directly from you in applications and other forms that you deliver to us and from communications with you, which may include information such as your address, telephone number, Social Security number, assets, income, and the types, balances and account numbers of your credit accounts.
- Information we compile from your transactions or experiences with us, which may include your account balances and payment history and information we receive from other sources such as when your creditors verify your credit or other-type relationship with them. This may include information such as your employment history, loan and/or credit card payment history and balance.
- Demographic or other information we assemble about you, which is not assembled for the purpose of determining your eligibility for credit counseling or any other product or service you request.
- Also, when you visit our web site, we may collect information to measure the use of our site and to assist us in improving the content of our site; however, we do not collect information about visitors to our web sites unless you voluntarily choose to provide it.

What do we do with the personal information we have about you?

This information is used by us primarily for the purpose of debt settlement education. Your financial information forms the basis of financial analysis that is conducted internally. In accordance with your signed Contract to Employ, we will also share and exchange your personal information with your acknowledged creditors or those who have purchased or been assigned the debts you have listed with us and with third party companies that work for us to perform customer services related to your credit counseling. We may share information about you as required by law. We may also disclose non-public personal information about you to companies that perform marketing or other services on our behalf, to outside financial institutions with whom we have joint marketing agreements, or to nonaffiliated third parties, such as financial service providers and non-financial companies.

How do we protect this personal information?

We restrict access to nonpublic personal information about you to those parties described above including employees and/or customer service providers who need to know that information to provide products and services to you. We and our service providers maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

How can you find out what information we have about you?

You may access your personal account information via our secured website, or through verbal or written contact with the company.

What choices do I have about information sharing?

As discussed above, from time to time, we will share your personal information with affiliated and non-affiliated companies. If you prefer that we do not disclose your non-public personal information (other than transaction information which we are authorized to do under applicable law) among our affiliated companies, or that we do not disclose your non-public personal information with non-affiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties (other than disclosures permitted by law), you may do so by filling out the mail-in privacy choice attached to this notice and mailing it to: 223 Wall Street # 177 , Huntington, NY 11743. For two-party accounts, an opt out choice made by either signer of the Client Agreement will apply to the entire account. Please allow several weeks for your opt out request to take effect. Your election to opt out will remain in effect until revoked by you in writing. If you choose to opt out, we will, however, continue to share your non-public personal information with third parties as permitted by applicable law.

Allegro Law, LLC
223 Wall Street # 177
Huntington, NY 11743

Privacy Choices

Jackie Sutton
(Your Name)

Social Security # 284-70-3732 Client ID 789842 Date

___ Please do not disclose any of my personal information to nonaffiliated third parties.

___ Please do not contact me with offers of products or services by mail or telephone.

Re joint accounts: If either signer or co-signer "opt out" by sending in this form, the entire account will be governed by that choice.

PRIVACY NOTICE

This Privacy Notice is being given on behalf of each of the following related companies (the "Sherman Companies"). It describes the general policy of the Sherman Companies regarding the personal information of customers and former customers.

Anson Street LLC
Ascent Card Services II LLC
Ascent Card Services, LLC
Ashley Funding Services LLC
Credit One Bank, N.A.
Credit One Financial Solutions LLC
Fieldstone Asset Management LLC
Granite Asset Management LLC
Limestone Asset Management LLC
LVNV Funding, LLC
PYOD LLC
Resurgent Capital Services L.P.
Resurgent Capital Services PR LLC
SFG REO, LLC
Sherman Acquisition II Limited Partnershi
Sherman Acquisition L.L.C.
Sherman Acquisition Limited Partnership
Sherman Acquisition TA LP
Tradd Street LLC

Information We May Collect. The Sherman Companies may collect the following personal information: (1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

Confidentiality and Security of Collected Information. At the Sherman Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

Sharing Collected Information with Affiliates and Third Parties

Sharing with Affiliates. From time to time, the Sherman Companies may share collected information about customers and former customers with each other and with their affiliated financial services companies in connection with administering and collecting accounts.

Sharing with Third Parties. The Sherman Companies do not share collected information about customers or former customers with third parties, except as permitted by applicable privacy law. For example, collected information may be shared in certain circumstances (A) with third parties, to service or enforce accounts, (B) with credit reporting agencies, and (C) with law enforcement officials, to protect against fraud or other crimes.

Special Notice Regarding Collected Information Subject to the Fair Debt Collection Practices Act.
This Privacy Notice is being sent to you by the Sherman Companies in accordance with federal privacy law, and it describes our privacy practices generally. However, please be assured that collected information that is received or used for purposes of collecting a debt subject to the Fair Debt Collection Practices Act is communicated only in accordance with that Act.

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I filled this proof of claim to the best of my knowledge.