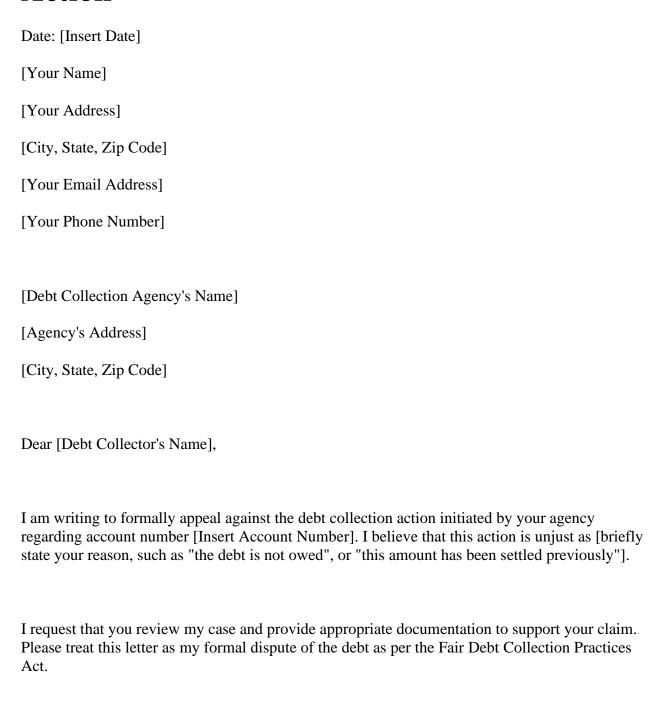
Formal Appeal Against Debt Collection Action



I look forward to hearing from you within the next 30 days regarding this matter.

Thank you for your attention to this issue.
Sincerely,
[Your Name]