

695 Rancocas Road
Westampton, NJ 08060
Return Service Requested

Phillips & Cohen Associates, Ltd.

Ph (302) 355-3500
Fx (302) 368-0970

12/23/04

Office Hours:
M - Th: 8am - 9pm
Fri: 8am - 6pm
Sat: 8am-12pm

MARK W MUMMA
PO BOX 720602
OKLAHOMA CITY OK 73172-0602

Phillips & Cohen Associates, Ltd.
695 Rancocas Road
Westampton, NJ 08060



Account #: 3800016
Balance: \$5622.41

*** PLEASE DETACH AND RETURN IN THE ENCLOSED ENVELOPE WITH YOUR PAYMENT ***

Re: **Client:** HILCO RECEIVABLES LLC
Original Creditor: Providian
Client Acct#: 5542851800755985
Our Acct#: 3800016
Balance: \$5622.41

Dear MARK W MUMMA:

Your account has been referred to our office for collection on behalf of our above referenced client. To resolve this matter and prevent any further collection activity, full payment must be sent to this office at the address above.

IT IS NOT IN YOUR BEST INTEREST TO NEGLECT THIS ACCOUNT ANY FURTHER! IF YOU HAVE ANY QUESTIONS, IMMEDIATELY CONTACT OUR OFFICE AT THE ABOVE TELEPHONE NUMBER.

Sincerely,

Adam S. Cohen
CEO / Co-Chairman

**** IMPORTANT CONSUMER INFORMATION ****

Unless you notify this office within thirty (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 thirty (30) days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you copy of such verification or judgment. If you request this office in writing within thirty (30) days of receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Privacy Notice

This notice is being forwarded to you in compliance with the requirements of the Gramm-Leach-Bliley Privacy Act, 15 U.S.C. sec. 6801 et seq. It has no reflection or bearing upon the status of your account.

Information We May Collect

Hilco Receivables, LLC, together with its affiliated companies (collectively, the „Account Owners“ or „We“), collects nonpublic personal information about you that is obtained from one or more of the following sources:

1. Information we received from companies that sold us your account (for example, applications and other related forms);
2. Information about your transactions with us, our affiliates, or others; and
3. Information we received from a consumer-reporting agency.

Information We May Share With Nonaffiliated Companies

The Account Owners may share all of the information we collect about you, as described above, with nonaffiliated companies, as permitted by law. For example:

We may share information about you with companies that we use to perform account-servicing functions to manage and maintain your account and to process transactions that you have authorized; and
-We may report information about you to consumer reporting agencies, government agencies in response to subpoenas, or others in connection with investigations.

Confidentiality and Security of your Account

The Account Owners restrict access to nonpublic personal information about you to only those employees who need to know such information, and third party service providers who provide support services to us. We maintain physical, electronic and procedural safeguards to protect your personal information. If we use other companies to provide services for us, we require them to keep the information we share with them safe and secure and we do not allow them to use the information for any purpose other than the job they are hired to do.

Additional Rights and Modifications

You may have other privacy protections under state or Federal laws including the Fair Debt Collection Practices Act. We may amend this Privacy Notice at anytime, and will inform you of changes as required by law.

Please direct all inquiries in regard to this notice to Hilco Receivables, LLC, 5 Revere Drive, Suite 415, Northbrook, IL 60062 or call us toll free at 800-635-5733 between 8:00 a.m. Central Standard Time and 5:00 p.m. Central Standard Time Monday-Friday.

Vermont Residents Only: Following the law of your state, we will not disclose nonpublic personal financial information about you to nonaffiliated third parties (other than as permitted by law) unless you authorize us to make that disclosure. Your authorization must be in writing. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may write to us at Hilco Receivables, LLC, 5 Revere Drive, Suite 415, Northbrook, IL 60062.