

3-15-2002

Chase Manhattan Bank/JP Morgan  
PO Box 52195  
Phoenix, AZ 85072

Account Name: Elaine Gackle

Dear creditor,

I have given Limited Power of Attorney to American Debt Relief regarding the above account. I am requesting that you refrain from contacting me further at home and at work as previously requested and as permitted by the FTC regulations. Please direct all further verbal and written communication to American Debt Relief.

American Debt Relief is working with me to attempt to work out a settlement on this account during these personally difficult times and we appreciate your cooperation in this matter.

American Debt Relief  
4201 Wilshire Blvd., Suite 611  
Los Angeles, Ca. 90010  
323-860-6588 Creditor line  
323-634-6465 Fax

Sincerely,

Elaine Gackle  
Cc Federal Trade Commission