Dear Customer,

     In the interest of better customer service and because we have had numerous requests, we are offering a new Automatic Payment program. Electronic payments are becoming very popular everywhere. We feel it will be a great no extra cost convenience to our customers. Simply put this will give your bank permission to pay our bank every month without you having to worry about writing and mailing checks and late fees.

<div align="right">
Sincerely,
The Management
</div>

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

ELECTRONIC FUNDS TRANSFER AUTHORIZATION FORM

     I hereby authorize Durango Credit and Collection Company, Inc. to notify my bank through the Electronic Funds Transfer process to transfer a monthly amount as specified below to their bank. I understand this amount will show up on my bank statement for the purposes of payment and amount verification.

Your Name: _____

Address: _____

City: _____State:_____Zip:_____ Phone: (_____)_____

Your Banks Name: _____

Bank Account #: _____

Bank Routing #:_____l:_____l:

          (9 characters at bottom of your check between above symbols)

Please Deduct Payment Amount of: $_____ or variable monthly payments.

⌗ Period 1 time a month on the _____of each month, beginning with the month of
   _____, 20_____. (For no more than 12 months)

⌗ Period 2 times a month on the _____ and _____ of each month, beginning with the month of _____, 20_____. (For no more than 12 months)

I understand this authority is to remain in full force and effect until Durango Credit and Collection Company, Inc. has received written notification from me of its termination in such time and in such manner as to afford the depositor a reasonable opportunity to act on it. I maintain the right to stop payment of the debit entry (deduction) by written notification delivered to Durango Credit and Collection Company, Inc. ten (10) business days or more before this payment is scheduled to be made.

If your payment is denied, we may electronically assess a $10 service fee against your account.

Signature: _____ Date: _____, 20 _____

<div align="center">*********Attach avoided check below*********</div>

The Automated Clearing House (ACH) division of the Federal Resolve Bank says electronic funds transfer (EFT) is by far safer and more secure than writing a check. EFT is tracked and governed by the ACH. It is transmitted in an encrypted format while a check passes through an average of 11 people who have access to all of your bank account and personal information.

<div align="center">

OFFICE USE ONLY

Account #:_____

Balance: $_____

Adjuster #:_____

</div>