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To: Stanley M. Hammerman -- Via fax to 602-266-3488
Hammerman & Hultgren, P.C. (Household Finance)

July 30, 2009 -- 2 pages including cover

Re: HFC failure to mitigate damages -- [REDACTED]

Dear Mr. Hammerman:

On 7/19/09, you received my clients' fax requesting your assistance and their demand to Federal Debt Relief System (FDRS) and you failed to respond.

On 7/27/09, I contacted you directly with my clients' power of attorney and my request for a response to my clients' 7/19/09 letter.

On 7/28/09 I confirmed with Justin (he refused to provide his last name) that you received our faxes. Justin also stated that you will not respond to our faxes as you do not want to be involved with FDRS.

I'm not surprised to hear that you aren't interested in pursuing FDRS. After all, you're profiting from those countless moronic documents prepared by FDRS for filing by my clients. Fraudulent outfits like FDRS are a goldmine for you and it makes perfect sense that you don't want to kill the goose that lays the golden eggs.

However, is Justin speaking for your CLIENT, Household Finance? (HFC)

1. If so, why is HFC not interested in having FDRS pay the debts it promised to eliminate and your attorneys' fees?
2. Isn't it in your client's interest to avoid the legal fees due to the filing of the documents prepared by FDRS?
3. Isn't it in your client's interest to prevent future losses and shutting down fraudulent companies like FDRS, Debt Crisis Solutions, John Gliha and the MANY other scammers promising to eliminate debt?

I'll greatly appreciate your response. As you know, my clients have NO legal skills and no funds to pay an attorney to sue FDRS.

The likelihood of recovering funds from EDRS is declining as I file and publish my regulatory complaints.

Should you choose to ignore me again, I presume that Justin did speak on behalf of your firm and HFC.

As we just found out that one of my clients' debts was assigned to another collector, I will prepare my regulatory complaints with the creditor responses to our request for assistance by the end of next week.

Sincerely,

Christine Baker