

[Identified themselves as:] Merchants' Credit Guide Company
[Stated they are a collection agency for Palisades with office located at:]
223 W. Jackson Blvd , Suite # 900, Chicago, IL 60606

Calls Received:

1. March 21, 2007 at 1:00 pm
 2. March 23, 2007 at 12:17 pm
 3. April 13, 2007 at 1:32 pm
 4. April 14, 2007 at 12:45 pm
 5. April 20, 2007 at 4:20 pm
 6. April 24, 2007 at 7:30 pm
 7. April 25, 2007 at 7:04 pm
- } New calls

CALL #1

Called me at 1:00 pm on March 21, 2007 by this new collection agency. Caller identified herself as a collection agent from Merchants' Credit Guide Company located at 223 W. Jackson Blvd., Suite # 900, Chicago, IL 60606. Asked me to call Ken Hughes at (888) 249-4134, and provide the following information:

Merchants' Credit Guide Company file # 15-074378120
Client - Palisades Collection, LLC
Client Acct. # 9832419

CALL #2

Called me again at 12:17 pm on March 23, 2007 by Merchants' Credit Guide Company. Caller (female voice) left the following message on my answering machine.

MESSAGE:

"This is a message for [REDACTED] If you are not [REDACTED] please hang up or disconnect. If you are [REDACTED] please continue to listen to this message. There will now be a three second pause in this message. [short pause] By continuing to listen to this message, you have now _?_ (unclear) that you are [REDACTED]. This is Merchants' Credit Guide Company. By law, we are required to inform you this is an attempt to collect a debt, and any information obtained will be used for that purpose. Please call us about an important business matter at (888) 249-4134. Again, that number is (888) 249-4134."

[End of message]

CALLs #3 & #4

Merchants' Credit Guide Company called me again at 1:32 pm on April 13, 2007 and 12:45 pm on April 14, 2007. Both calls were left on my answering machine where a female voice asked for [REDACTED] followed by please call (888) 249-4134 about an important business matter. [No Miranda type warning about this is an attempt to collect a debt.]

CALL #5

Merchants' Credit Guide Company called me again at 4:20 pm on April 20, 2007. Caller hung up when answering machine picked up.

CALLs #6 & #7

Merchants' Credit Guide Company called me again at 7:30 pm on April 24, 2007 and 7:04 pm on April 25, 2007. Both calls were left on my answering machine where a male voice left identical messages, which did not appear scripted. Each message was as follows:

MESSAGE:

"It's important you contact Ken Hughes at (888) 249-4134. This is not a solicitation or sales call. Once again, it is very important you contact Ken Hughes at (888) 249-4134. Thank you."

[End of message]

Caller identified Asta Funding as a collection agency for Palisades located at:
210 Sylvan Ave., Englewood Cliffs, NJ 07632.



CONTINUED

Asta Funding, collection agency for Palisades:

