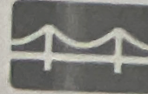


Exhibit A

P.O. BOX 5914
TROY MI 48007-5914
RETURN SERVICE REQUESTED



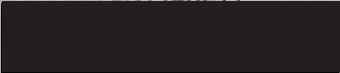
BAY AREA CREDIT SERVICE

P.O. BOX 467600,
ATLANTA GA 31146
800-895-3103

Phone Hours: Mon. - Fri.: 8AM - 12AM ET
Saturday: 8AM - 7PM ET
Office Hours: Mon. - Fri.: 8AM - 5PM ET

↑ PLEASE DO NOT SEND PAYMENTS OR ↑
CORRESPONDENCE TO THE ABOVE ADDRESS

PHID0P00007378 - 731380250 114602
LORI TUCK PICKETT



BACS Account #: 352845016
Creditor: Burbot Emergency Physicians, PLLC
Creditor Account #: [REDACTED] 3325
Date of Service: 10-30-21
Principal Assigned: \$ 991.00
Current Balance: \$ 991.00
TOTAL DUE: \$ 991.00



February 17, 2023

ACCOUNT NOTIFICATION

Dear LORI TUCK PICKETT,

Your account has been assigned to BAY AREA CREDIT SERVICE (BACS) for collection.

If you are covered by an insurance plan or provider that has not already paid this debt or any portion of this debt, you may contact our office so we may assist you in getting this claim resolved.

You may remit payment by mail to: **BAY AREA CREDIT SERVICE P.O. BOX 467600 ATLANTA GA 31146**

Please ensure the Bay Area Credit Service (BACS) account number and Creditor name are included on your check or money order.

Additionally, you can make payment in full by using your checking account, debit card or credit card by visiting our website at www.bayareacredit.com/pay. Please be advised that you may incur processing charges when utilizing these methods of payment.

Sincerely,

HOVG, LLC dba Bay Area Credit Service (BACS), 4145 Shackleford Road, Suite 330B, Norcross, GA 30093
BACS Customer Service 800-895-3103

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION.

In order to credit your account properly, you must return this bottom portion with your payment.

If you wish to make a payment on the web go to: www.bayareacredit.com/pay.

You may mail your payment for processing to BAY AREA CREDIT SERVICE, P.O. BOX 467600, ATLANTA GA 31146.

NAME: LORI TUCK PICKETT
BACS Account #: [REDACTED] 5016
Creditor: Burbot Emergency Physicians, PLLC
Creditor Account #: [REDACTED] 3325
TOTAL DUE: \$ 991.00

**PLEASE SEND ALL PAYMENTS AND
CORRESPONDENCE TO THE ADDRESS BELOW:**

BAY AREA CREDIT SERVICE
P.O. BOX 467600
ATLANTA GA 31146

073780101

CONSUMER RIGHTS

Unless you notify this office by April 3, 2023 that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing by April 3, 2023 that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of such judgment or verification. If you request this office in writing by April 3, 2023, this office will provide you with the name and address of the original creditor if different from the current creditor.

Go to www.cfpb.gov/debt-collection to learn more about consumer protections in debt collection.

DERECHOS DEL CONSUMIDOR

A menos que notifique a esta oficina antes del April 3, 2023 que disputa la validez de la deuda o cualquier parte de la misma, esta oficina asumirá que esta deuda es válida. Si notifica a esta oficina por escrito antes del April 3, 2023 que disputa la validez de esta deuda o cualquier parte de la misma, esta oficina obtendrá la verificación de la deuda u obtendrá una copia del fallo y le enviará una copia del tal juicio o verificación. Si solicita esta oficina por escrito antes del April 3, 2023, esta oficina le proporcionará el nombre y la dirección del acreedor original si es diferente del acreedor actual.

Vaya a www.cfpb.gov/debt-collection para obtener más información sobre las protecciones al consumidor en el cobro de deudas.

Please be advised that you may have also received a prior Validation notice for another separate past due charge assigned to Bay Area Credit Service (BACS) for collections. If you have a previous balance, the total balance is not included in the balance above, and your full balance is due. If you need assistance or have any questions, please call, and we will discuss them in detail.

ADDRESS OR NAME CORRECTION

WORK PHONE NO. _____ HOME PHONE NO. _____

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

ITEMIZATION SUMMARY

CREDITOR	CREDITOR ACCT / BACS ACCT	ORIGINAL BALANCE	INTEREST CHARGE	FEES	PAYMENTS /CREDITS
Burbot Emergency Physicians, PL	██████████ 3325/██████████ 5016	1016.00	0.00	0.00	25.00
PRINCIPAL ASSIGNED: 991.00 DATE OF SERVICE: 10-30-21					
TOTAL DUE					