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DATE

**Certified Mail, Return Receipt Requested and Proof of Mailing
 NOTICE OF DISHONORED CHECK**

Name of Issuer
 Street Address
 City and State

Re: Creditor - Client Name and Address

You are according to law hereby notified that a check numbered 4455 and dated December 6, 1999, drawn on the Trust Bank of Annapolis, Maryland in the total amount of \$4,861.65 has been returned unpaid with the notation the payment has been refused because of insufficient funds. Within 30 days from the receipt of this notice of dishonored check, you must pay or tender to Seller sufficient money to pay such checks in full and a collection of \$35 per check.

If payment of the above amounts is not made within 30 days of the receipt of this notice of dishonor you shall be liable under Section 15-802 of the Commercial Law Article, in addition to the amount of the checks and a collection fee of up to \$35 (per check), for an amount up to two times the amount of the check, but not more than \$1,000 if payment is not made. In addition, you may be prosecuted under Title 8, Subtitle 1 of the Criminal Law Article of Maryland and subject to the following penalties:

- (1) If the property or services has a value of at least \$1,000 but less than \$10,000, a fine not exceeding \$10,000 or imprisonment not exceeding 10 years, or both;
- (2) If the property or services has a value of at least \$10,000 but less than \$100,000, a fine not exceeding \$15,000 or imprisonment not exceeding 15 years, or both;
- (3) If the property or services has a value of \$100,000 or more, a fine not exceeding \$25,000 or imprisonment not exceeding 25 years, or both;
- (4) If the property or services has a value of less than \$1,000, a fine not exceeding \$500 or imprisonment not exceeding 18 months, or both;

It shall be a complete defense to any action brought by any holder under Section 15-802 of the Commercial Law Article that, within 30 days from the mailing of the “Notice of Dishonored Check,” the maker or drawer has paid the holder the full amount of the check or instrument and collection costs of not more than \$35 (per check). A holder may not recover any damages if the holder has demanded of, and received from, the maker or drawer collection costs exceeding \$35 (per check).

It shall be complete defense to any action brought under Section 15-802 of the Commercial Law Article by a holder to whom a dishonored check or other instrument was issued that the dishonor of the check or other instrument was due to a justifiable stop payment order or to the attachment of the account. In any action brought under Section 15-802 of the Commercial Law Article by a holder or holder in due course to whom a dishonored check or other instrument was negotiated, the action is subject to all valid defenses that may be raised by the maker or drawer against the holder or holder in due course under Title 3 of the Commercial Law Article.

If you wish to pay, please submit certified payment made payable to “Seller” in the amount of \$4,931.65 within the 30-day period. Thank you in advance for your cooperation.

Sincerely,

Turkessa B. Rollins

cc: Client
Enclosure: Add Federal Fair Debt Collection Notice
If the debtor is an individual