

EXHIBIT B

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February 29, 2024

HUMZA AHMED
1631 W DELAWARE DR
LOCKPORT, IL 60441

Last and Final Notice from a Debt Collector!!

RE: **File #: 397738**
Original Creditor: ANYTIME FITNESS
Current Creditor: Internal Credit Systems, INC
Agreement Acct #: 1023-V3958
Amount Due: \$250.00

DEAR HUMZA,

After reviewing your file, you are still in default and liable for this debt. No sufficient information has been sent to us and therefore this is the last notice on behalf of the Creditors regarding your overdue balance of **\$250.00**. In addition to the above referenced statement, our record reveals that you have:


1. Failed to respond to previous attempts to settle this account.
2. Did not provide a valid legal defense for your default.

Pursuant to the Law, the thirty days validation period concerning the validity of your debt has now passed without you seeking to verify the debt therefore the debt is presume to be valid. If the debt is not settled within ten (10) days, then I may be instructed to take further action accordingly and forward this account to counsel in your local area. In accordance with local law, you may then become liable for the costs of court and interest in addition to the outstanding balance. If your contract or local law specifies your liability for attorneys' fees, local counsel may vigorously pursue those as well.

Please send check or money order payable to Internal Credit Systems, Inc. at **PO BOX 52088, Durham, NC 27717**, or call them toll free at **(877) 405-1900** to set up proper payment arrangements. Write your file number on your check or money order. Your prompt reply would be appreciated. Disregard if you made a payment within 30 days of this notice.

PLEASE BE ADVISED THAT THIS CORRESPONDENCE IS BEING SENT IN AN ATTEMPT TO COLLECT A DEBT AND ANYTHING OBTAINED THEREBY WILL BE USED FOR THAT PURPOSE.

Very truly yours,


Noel B. McDevitt, Jr

cc: Internal Credit Systems, Inc.

This correspondence is from an attorney debt collector.