RE: Bell Vs. Disner and a Defendant Class of Net Winners in ZEEKREWARDS.COM

Case#:	3:14-cv-0091	Judgment Date:	08/14/2017
U.S.District Court - North Carolina		Judgment Amount:	$2,531.46
Zeek UserName:	JIAN328	Interest:	$221.02
NJR Account No:	00617919	Total Balance:	$2,752.48

RETURN SERVICE REQUESTED

ZHIJIAN ZHONG
422 PARK AVE
MONTEREY PARK, CA 91754

Dated: January 14, 2020

Dear ZHIJIAN ZHONG

On December 17, 2019, the receiver in the case of Bell vs Disner, et al transferred all right, title, and interest in the judgments entered against numerous ZEEKREWARDS.COM Net Winners to Nationwide Judgment Recovery, Inc. (hereafter referred to as "NJR"). Your judgment was one of the judgments assigned to NJR.

Recently, you received notice, via email and/or postal service of the transfer of judgment. The receiver's notice to you referenced a sixty (60) day period wherein no involuntary judgment enforcement would take place. We will honor that grace period.

Please allow this letter to serve the dual purpose of providing notice that NJR now owns this judgment and that we will make ourselves available for the next 60 days to work out voluntary and amicable payment arrangements.

Call us at **424-355-8755** or toll free **800-985-5351** on weekdays from 8am-5pm PST.

Find us on the web at www.nationwidejudgmentrecovery.com, or email us directly at zeek@nationwidejudgmentrecovery.com.

This letter represents an opportunity for you to contact our office to pay this judgment, before it is placed with an attorney in your jurisdiction who specializes in the collection of judgments.

There are several reasons why you should contact us immediately:

1) The sooner you contact us on a voluntary basis, the easier your experience will be in paying this judgment.

SEE RESERVE SIDE OF LETTER FOR YOUR RIGHTS.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

2) For now, the judgment has not been sent to the credit bureau. That will change if the account is referred to a local attorney. Most of the 6500 Co-Defendants in this Ponzi scheme are individuals with good credit. It is important not to jeopardize that status. As you know, a judgment on your credit severely impacts your ability to borrow money, now and in the future;
3) Interest will continue to accrue until the judgment is paid.
As a one-time offer only, we will waive all post-judgment interest from August 14, 2017 to the present if you pay in full by February 19, 2020.
4) Involuntarily enforcement of a judgment and legal proceedings seeking to collect the balance due can be quite expensive, and all those costs are added to the balance. By paying voluntarily you avoid these potential added costs.
5) A judgment lien has not yet been placed on your property but will be one of the first remedies we do to ensure that this Judgment, plus interest and post judgment execution court costs will be paid in full. Call us, work out a resolution and we will hold off from recording the lien.
6) Our position is that this debt is not dischargeable in bankruptcy as the base of the judgment is a fraudulent transfer of criminally obtained funds. Furthermore, as the funds were transferred under the guise of an "Independent Business Owner" (IBO) the debt is commercial in nature and therefore not a consumer debt as defined by the FDCPA. With judgment renewals, this debt will remain valid and enforceable for at least 10 more years. In other words, we will most likely collect it in full together with substantial costs and interest, which can be avoided by working together and finding a solution. Please consult your own attorney for his/her legal opinion regarding these issues as my opinion may differ in these important regards.

We anticipate a very high volume of calls - please be patient and if you cannot get through, leave a detailed message on our voicemail for a prompt return call, including your name and telephone number.

A request for records may be addressed to:
Nationwide Judgment Recovery, Inc.
8452 Katella Avenue - P.O. Box 95
Stanton, California 90680

You may request records showing the following: (1) that Nationwide Judgment Recovery, Inc., has the right to seek collection of the debt; (2) the judgment balance, including an explanation of any interest charges and additional fees; (3) the date of judgment; (4) the name and last known address of the judgment debtor as it appeared in the records prior to the sale of the debt, as appropriate; and (6) the names of all persons or entities that have purchased the debt. You may also request from us a copy of the judgment or other document evidencing your debt.

Kevin Whipple
President
Nationwide Judgment Recovery, Inc.

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