

**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:	\$303,584.43
Zeek UserName:	HUMILITY	Interest:	\$26,480.94
NJR Account No:	00613425	Total Balance:	\$330,065.37

RETURN SERVICE REQUESTED

FRIDA N NGAM  
8727 TIMBER OAK LN  
LAUREL, MD 20723

Dated: January 15, 2020

Dear FRIDA N NGAM

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.

The purpose of this letter is not to make a demand for payment, but to provide 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 if you wish to do so.

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](http://www.nationwidejudgmentrecovery.com), or email us directly at [zeek@nationwidejudgmentrecovery.com](mailto:zeek@nationwidejudgmentrecovery.com).

You may confirm this judgment and the assignment to NJR, as well as read updates to the case, by visiting the Receiver's website at: <http://www.zeekrewardsreceivership.com>.

**SEE RESERVE SIDE OF LETTER FOR YOUR RIGHTS.**

If we do not hear from you by March 1, 2020, your judgment will be placed with a collection agency licensed in your state and/or a local law firm specializing in collecting judgments.

There are several reasons why you may wish to pay this judgment voluntarily:

- 1) 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 28, 2020.
- 2) 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.
- 3) A judgment lien has not yet been placed on your property, but as long as allowable by law, it 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.

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.