

May 8, 2009

American Financial

Fax # = 800-482-7154

To Whom It May Concern,

My name, address and information is:

Rodney Larson
13700 Valley View Road, #121
Eden Prairie, MN 55344
Home: 612-770-5157
Work: 952-937-4650

Email Address = larsnr01@yahoo.com OR rodlarson100@yahoo.com

American Financial Account # = 104839

I received the following items from the firm of Arrow Financial concerning an account on Citibank, South Dakota. I do not remember this account, but I could be mistaken.

The account # ends in 8323 and the amount is in the range of \$8,000.00

The legal summons was served on my wife while I was working in Taipei, Taiwan. The papers were served on Wednesday, April 28th, 2009.

I know I must respond in writing to the Court and to the Attorneys.
Please advise as to the next action.

Should I call them about contacting you?

Sincerely yours,

A handwritten signature in cursive script that reads "Rodney L. Larson".

Rodney L. Larson

401 North Third Street Suite 590
Minneapolis, MN 55401

612.664.8200
612.664.8222 fax

info@gurstel.com



GURSTEL
STALOGH & CHARGO
A PROFESSIONAL ASSOCIATION

July 21, 2008

Rodney L Larson
13700 Valley View Rd #1
Eden Prairie MN 55344-1952

RE: Arrow Financial Services LLC
Original Creditor: Citibank (South Dakota) N.A.
Our File: 233235 Current Balance: \$8,105.97

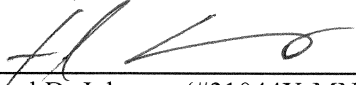
Dear Sir/Madam:

Please be advised that we have been retained by Arrow Financial Services LLC to represent them in connection with an outstanding obligation owed to them. The original creditor of this account was Citibank (South Dakota) N.A. having account number **** 8323. As of the date of this letter, you owe \$8,105.97. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

NOTICE: Unless you notify us within 30 days after your receipt of this letter that this debt, or any portion of it, is disputed, we will assume that the debt is valid. If you notify us in writing within 30 days of receipt of this letter that this debt, or any portion of it, is disputed, we will obtain verification of the debt or a copy of a judgment against you and mail the verification or judgment to you. Also, upon your written request within 30 days after your receipt of this letter, we will provide you with the name and address of the original creditor if different from the current creditor. This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

We request that you direct full payment to our office. If you are unable to do so, please contact **one of our collection representatives at 1-877-344-4002.**

Sincerely,
GURSTEL, STALOGH & CHARGO, P.A.

by 
Michael D. Johnson (#31044X-MN/AT0009498-IA)____
Todd Murray (#347462-MN)____
Christopher Loftus (AT0008901-IA/#387618-MN)____
Austin Batalden (#388589 -MN)____
Jeno M. Berta (AT0000799-IA /#024328-AZ/#025082004-NJ)____
Attorneys at Law



STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF HENNEPIN

FOURTH JUDICIAL DISTRICT

Arrow Financial Services LLC,
Plaintiff,

Case Type: Contract

vs.

SUMMONS

Rodney L Larson,
Defendant.

THE STATE OF MINNESOTA TO THE ABOVE-NAMED DEFENDANT:

YOU ARE HEREBY SUMMONED and required to serve upon plaintiff's attorney an Answer to the Complaint which is herewith served upon you within Twenty (20) days after the service of this Summons upon you, exclusive of the day of such service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the Complaint.

Rule 114 of the Minnesota General Rules of Practice provides for use of alternative dispute resolution ("ADR") in most cases. Notice of ADR processes will be provided by the Court Administrator after this action is filed.

GURSTEL, STALOGH & CHARGO, P.A.

by



Michael D. Johnson (#31044X) _____

Christopher K. Loftus (#0387618) _____

Austin Batalden (#388589) _____

Amanda Maklin (#388651) _____

Attorneys for Plaintiff

6681 Country Club Drive

Golden Valley, Minnesota 55427

Telephone: (877) 344-4002

Fax: (763) 267-6777

Our File: 233235

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF HENNEPIN

FOURTH JUDICIAL DISTRICT

Arrow Financial Services LLC,
Plaintiff,

Case Type: Contract

vs.

COMPLAINT

Rodney L Larson,
Defendant

Plaintiff, as and for its cause of action states and alleges as follows:

COUNT I.

1. That plaintiff herein is the owner of certain accounts of Citibank (South Dakota) N.A. including the account of defendant herein.
2. That defendant is a resident of the State of Minnesota, County of Hennepin.
3. Defendant owes plaintiff \$7,773.72, plus interest at the rate of 6% per annum from and after November 4, 2007, for the purchase of goods, wares, and services by defendant on or before November 4, 2007.
4. That although duly demanded, defendant has failed and refused to pay said amount and therefore is indebted to the plaintiff in the amount of \$7,773.72, plus interest at the rate of 6% per annum from and after November 4, 2007.

COUNT II.
ACCOUNT STATED

5. Plaintiff realleges the allegations set forth in paragraphs 1 through 4, and incorporates them herein by reference.

6. From time to time, plaintiff and/or Citibank (South Dakota) N.A. made and rendered to defendant accurate invoices and/or statements of account of the transactions between said parties. Said invoices and/or statements of account were received by defendant, accepted and retained by said defendant without objection being made to any item thereof within a reasonable period of time.

7. In furtherance of the goods sold and delivered, a full, just, and true account was made and stated between plaintiff and/or Citibank (South Dakota) N.A. and defendant which showed a balance of \$7,773.72, plus interest at the rate of 6% per annum from and after November 4, 2007, due to plaintiff from defendant over and above all sums received from defendant and for which defendant was entitled to credit. Said account was delivered to, received and accepted by defendant and was retained by defendant without objection being made to any item thereof within a reasonable period of time.

8. That although duly demanded, no part or portion thereof has been paid.

WHEREFORE, plaintiff demands judgment against defendant as follows:

1. For the principal sum of \$7,773.72, plus interest at the rate of 6% per annum from and after November 4, 2007;

2. For plaintiff's costs and disbursements incurred herein; and

3. For such further and additional relief as the Court deems just, fair and equitable.

GURSTEL, STALOCH & CHARGO, P.A.

by 

Michael D. Johnson (#31044X) _____

Christopher Loftus (#387618) _____

Austin Batalden (#388589) _____

Amanda Maklin (#388651) _____

Attorneys for Plaintiff

6681 Country Club Drive

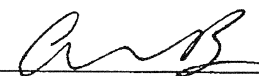
Golden Valley, Minnesota 55427

Telephone: 1-877-344-4002

ACKNOWLEDGMENT

Arrow Financial Services LLC acknowledges that costs, disbursements, reasonable attorney and witness fees may be awarded to Rodney L Larson, pursuant to Minnesota Statute § 549.211.

Arrow Financial Services LLC

by 

Michael D. Johnson (#31044X) _____

Christopher Loftus (#387618) _____

Austin Batalden (#388589) _____

Amanda Maklin (#388651) _____

Its Attorneys