



NORENE S. REDMOND
DISTRICT JUDGE

LORI K. SHEMKA
COURT ADMINISTRATOR

STATE OF MICHIGAN
DISTRICT COURT
THIRTY-EIGHTH JUDICIAL DISTRICT

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The 38th District Court has worked in partnership with American Credit Association, LLC since July 2006 to collect delinquent fines and costs on disposed cases. It has been an overwhelmingly successful relationship.

What has set American Credit Association, LLC apart is its willingness to learn and understand the needs of the 38th District Court and to work with the Court in fostering a customized working relationship that is practical and mutually beneficial.

The individuals associated with American Credit Association, LLC have always been professional and considerate and, to date, the Court has not received any complaints from any individuals about the level of service rendered in the collection process.

Based upon our experience, the 38th District Court has no hesitation in encouraging other courts or municipalities to evaluate the services of American Credit Association, LLC if they are considering utilizing the services of a third-party provider to assist in their collection efforts.

Very truly yours,

/s/

Lori K. Shemka
Court Administrator