

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]

06/13/2018

[REDACTED]

SHREVEPORT, [REDACTED]  
[REDACTED]@aol.com

[REDACTED]  
Our Client: [REDACTED]  
[REDACTED]  
Original Account #: [REDACTED]  
Current Amount Owed: \$10,731.73

Dear [REDACTED]

This letter will confirm that our office is handling the above-referenced account and will acknowledge our agreement to accept \$3,100.00 as settlement in full on the above referenced account as follows:

<b>Payment Amount</b>	<b>Due Date</b>
<b>\$3,100.00</b>	<b>06/20/2018</b>

Because this settlement is conditional upon the last and final settlement payment as set forth herein being made and payments clearing, Client may commence or continue as applicable furnishing credit reporting data of the personal guarantors of the Account to any consumer credit reporting agency reflecting the unsettled terms of the Account, including that the Current Amount Owed remains due and outstanding; this notwithstanding, upon last and final settlement payment as set forth herein being made and payments clearing, Client will update its data-furnishing trade line to the consumer credit reporting agencies to which it has reported to reflect the Account as settled in full or words to that effect.

if you have any further questions, please contact our office at [REDACTED] LLC reserves the right to monitor and / or record telephone calls for training, quality, and compliance purposes, including calls originated by, or made to, [REDACTED] calling into [REDACTED] or accepting a call from [REDACTED] constitutes permission to record the telephone conversation.

Sincerely,  
[REDACTED]

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR FOR THE PURPOSE OF COLLECTING THE ABOVE DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Please see other page.**

## **IMPORTANT NOTICE OF RIGHTS UNDER STATE LAWS**

**For California Consumers:** The California Rosenthal Fair Debt Collection Practices Act requires that, except under unusual circumstances, collectors may not contact you before 8am or after 9pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [WWW.FTC.gov](http://WWW.FTC.gov). As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**For Kansas Consumers:** An investigative consumer report, which includes information as to your character, general reputation personal characteristics and mode of living has been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

**For Maine Consumers:** Office Location: 7776 Pointe Parkway #280, Phoenix AZ 85044. Phone: 844-232-2775. Business Hours: Monday-Friday 7:00am – 4:00pm (PST)

**For Massachusetts Consumers:** Office Location: 7776 Pointe Parkway #280, Phoenix AZ 85044. Phone: 844-232-2775. Business Hours: Monday-Friday 7:00am – 4:00pm (PST)

**For North Carolina Consumers:** North Carolina Permit Number 112152

**For Texas Consumers:** Office Location: 7776 Pointe Parkway #280, Phoenix AZ 85044. Phone: 844-232-2775. Business Hours: Monday-Friday 7:00am – 4:00pm (PST)

**For Utah Consumers:** As required by law, you are hereby notified that a negative credit report reflecting your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY 10 DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.**