



Scan with your  
phone camera to access  
your account

December 19, 2022

Creditor: Barclays Bank Delaware  
Product: Barclays Financing Mastercard  
Account Number: XXXXXXXXXXXX2422  
Amount of Debt: \$7,654.85  
Reference Number: 241999105

LORI WALTER:

Our records indicate that your balance with Barclays Bank Delaware remains unpaid; therefore, your account has been placed with ERC®.

ERC® is authorized to resolve your outstanding balance by offering affordable payment solutions, such as breaking up the balance into multiple payments, or offering a settlement of this account for less than the full balance due. Please contact us to discuss your options.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.



For self-service options, please visit our website at <https://ssp.ercbpo.com>.



Telephone: (800) 631-6702 Toll Free. All calls are recorded and may be monitored for training purposes.



Send correspondence to: ERC®, P.O. Box 57610, Jacksonville, FL 32241



Office Hours (Eastern Time): Mon-Thurs: 8:00 am-11:00 pm, Fri: 8:00 am-10:00 pm, Sat: 8:00 am-8:00 pm



Pay with cash at participating locations free of charge. See reverse for details.



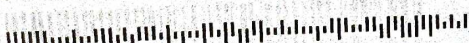
This communication is from a debt collector and is an attempt to collect a debt.

Any information obtained will be used for that purpose.

NOTICE - SEE REVERSE SIDE FOR IMPORTANT NOTICES AND CONSUMER RIGHTS

P.O. Box 57610  
Jacksonville, FL 32241-7610  
ELECTRONIC SERVICE REQUESTED

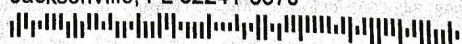
December 19, 2022



LORI WALTER  
6003 NW 66TH WAY  
PARKLAND FL 33067-1307

Reference Number      Amount of Debt  
241999105                \$7,654.85

ERC®  
P.O. Box 23870  
Jacksonville, FL 32241-3870





698 1/2 SOUTH OGDEN STREET  
BUFFALO, NY 14206-2317



**CAPITAL MANAGEMENT SERVICES, LP**

698 1/2 South Ogden Street Buffalo, NY 14206-2317

Office Hours: M-F 8 am - 9 pm ET

Sat 8 am - 1 pm ET

Toll Free: 1-866-201-4970, Fax: 716-512-6046

For Telecommunications Relay Service, Dial 711

Original Creditor: KEYBANK, N.A.

Current Creditor: KEYBANK, N.A.

Description: KeyBank

Account #: XX3288

Amount of Debt: \$38568.26

AMOUNT ENCLOSED: \_\_\_\_\_

Current Address: \_\_\_\_\_

Current Phone #: \_\_\_\_\_

Reference# 109898764



905 T4 P1\*\*\*\*\*AUTO\*\*MIXED AADC 140

Lori M Walter  
6003 NW 66TH WAY  
PARKLAND, FL 33067-1307

PLEASE DETACH AND RETURN TOP PORTION WITH PAYMENT

January 18, 2023

\*\*\*\*\*32% SETTLEMENT OFFER\*\*\*\*\*

Dear Lori M Walter:

On behalf of KEYBANK, N.A., Capital Management Services, LP. is willing to accept less than the full balance due as a settlement on the above mentioned account. The settlement offer shall be \$12341.85 due in our office on or before 02/01/2023. We are not obligated to renew this offer. However, additional opportunities to settle this account may be available at a later date.

Upon clearance of sufficient funds, our records will be updated to reflect that the above account has been satisfied.

You may send the settlement payment to Capital Management Services, LP at 698 1/2 South Ogden Street Buffalo, NY 14206-2317. Our representatives are trained to offer assistance regarding this obligation. For account inquiries, you may contact Capital Management Services, LP by calling 1-866-201-4970 Mon. through Fri. 8 am to 9 pm ET, Sat. 8 am to 1 pm ET. You may also make payments online at: [www.cms-trans.com](http://www.cms-trans.com).

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



698 1/2 SOUTH OGDEN STREET  
BUFFALO, NY 14206-2317



0800  
358  
7911

**CAPITAL MANAGEMENT SERVICES, L.P.**  
698 1/2 South Ogden Street Buffalo, NY 14206-2317  
Office Hours: M-F 8 am - 9 pm ET  
Sat 8 am - 1 pm ET  
Toll Free: 1-800-390-4610, Fax: 716-512-6046  
For Telecommunications Relay Service, Dial 711

Reference# 109791907

3152 T11 P1\*\*\*\*AUTO\*\*ALL FOR AADC 331

Lori M Walter  
6003 NW 66TH WAY  
PARKLAND, FL 33067-1307

Creditor: Bank of America, N.A.  
Account Number: XXXXXXXXXXXXX0362  
Balance: \$9311.60



September 22, 2022

Dear Lori M Walter:

Capital Management Services, L.P. has been engaged by Bank of America to work with you on the above referenced account. We are happy to offer options that work best for you, including a settlement offer or a payment arrangement.

We are authorized to accept less than the balance in full. You can contact our office to discuss if you are interested in this option.

- OR -

We are authorized to accept the following as a payment arrangement on the balance over 60 months. The payments will be \$155.20 with a final payment of \$154.80. The payment plan can be accepted by making the first payment by 10/07/2022. Payments should be made each calendar month thereafter.

You may submit these payments to Capital Management Services, L.P., 698 1/2 South Ogden Street, Buffalo, NY 14206, or create an account and pay online by visiting [www.cms-collect.com](http://www.cms-collect.com) or scanning the QR code above.

Our team is also here to discuss other convenient payment options. Please call us at 1-800-390-4610 M-F 8am - 9pm EST or on Saturdays 8am - 1pm EST.

Our office is not obligated to renew any offer contained in this communication.

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



**PORTFOLIO RECOVERY ASSOCIATES, LLC**  
140 Corporate Blvd.  
Norfolk, VA 23502  
1-800-772-1413  
Mon. to Thurs. 8am - 11pm, Fri. 8am - 10pm  
Sat. 8am - 7pm  
Sun. 11am - 10pm (ET)  
www.portfoliorecovery.com

**TO: LORI WALTER**  
6003 NW 66TH WAY  
PARKLAND FL 33067-1307

11/12/2022

Portfolio Recovery Associates, LLC ("PRA, LLC") is a debt collector and is the creditor to whom your debt is currently owed. We are trying to collect a debt that you previously owed to SYNCHRONY BANK and which was sold to PRA, LLC by SYNCHRONY BANK. We will use any information you give us to help collect the debt.

**Our Information Shows:**

You had a PAYPAL CREDIT account from  
SYNCHRONY BANK

with Account Number: 6044191001590902

As of 07/31/2022, you owed: \$5,117.16

Between 07/31/2022 and the date of this letter:

You were charged this amount in interest: \$0.00

You were charged this amount in fees: \$0.00

You paid or were credited this amount  
toward the debt: \$0.00

Total amount of the debt now: \$5,117.16

**How can you dispute the debt?**

• **Call or write to us by 12/27/2022, to dispute all or part of the debt.** If you do not, we will assume that our information is correct.

• **If you write to us by 12/27/2022, we must stop collection on any amount you dispute until we send you information that shows you owe the debt.** You may use the form below or write to us without the form. You may also include supporting documents.

**What else can you do?**

• **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by 12/27/2022, we must stop collection until we send you that information. You may use the form below or write to us without the form.

• **Go to [www.cfpb.gov/debt-collection](http://www.cfpb.gov/debt-collection) to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.

• **Contact us about your payment options.**

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

**Notice:** See reverse side for important information.

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DEPT 922  
PO BOX 4115  
CONCORD CA 94524

CHANGE SERVICE REQUESTED



LORI WALTER  
6003 NW 66TH WAY  
PARKLAND FL 33067-1307

**How do you want to respond?**

Check all that apply:

- ☐ **I want to dispute the debt because I think:**
- ☐ This is not my debt.
  - ☐ The amount is wrong.
  - ☐ Other (please describe on reverse or attach additional information).
- ☐ **I want you to send me the name and address of the original creditor.**
- ☐ **I enclosed this amount: \$**
- Make your check payable to *Portfolio Recovery Associates, LLC*. Include the Account Number: 6044191001590902

**Mail this form to:**

Portfolio Recovery Associates, LLC  
140 Corporate Blvd.  
Norfolk, VA 23502