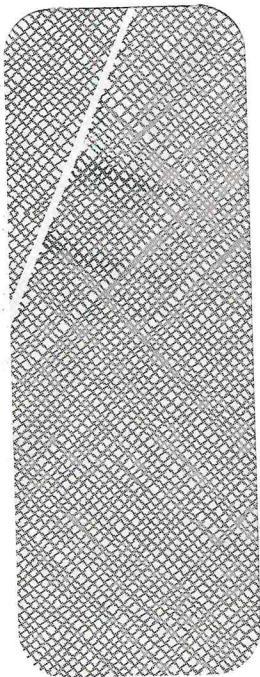


✓ 2000 2338 W 4000 S  
Box 18 84067



60076-451919



SALT LAKE CITY UT 840  
23 MAY 2023 PM 2





Unifin, Inc  
P.O. Box 4519  
Skokie, IL 60076  
(888) 572-3987  
<https://uoffer.unifinrs.com/>  
Email: [myaccount@unifininc.com](mailto:myaccount@unifininc.com)

Marvin J Schiller  
2338 W 4000 S APT 2000  
Roy, UT 84067-3558

Account Summary	
Unifin Reference Number	0039253604
Original Account Number	*****9254
Current Creditor	CACH LLC
Original Creditor	CITIBANK (SOUTH DAKOTA) N.A.
Debt Description	SEARS GOLD MASTERCARD
Itemization Creditor	Citibank (South Dakota) N.A.
Itemization Date	12/11/2011
Balance as of 12/11/2011	\$14892.36
Between 12/11/2011 and today:	
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
<b>Total Amount of Debt Now</b>	<b>\$14892.36</b>

May 1, 2023

Dear Marvin J Schiller:

This past due account has been referred to our agency for collection. This communication is from a debt collector. This is an attempt to collect a debt.

Any information obtained will be used for that purpose. Call or write to us by June 10, 2023, 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 June 10, 2023, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by June 10, 2023, we must stop collection until we send you that information. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes and other requests electronically at [myaccount@unifininc.com](mailto:myaccount@unifininc.com).

There are several options we can currently offer.

1 payment of \$7446.18 to resolve your account in full for \$7446.18.	3 consecutive monthly payments of \$3226.68 to resolve your account in full for \$9680.04	12 consecutive monthly payments of \$1241.03 to pay your balance in full
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To take advantage of one of these offers, please have payment (or first payment) in our office within 45 days from May 1, 2023. We are not obligated to renew any offers provided.

Sincerely,  
Unifin Management

**Notice: See reverse side for important information.** All written correspondence must be sent to the following address: Unifin, Inc. P.O.Box 4519, Skokie, IL 60076-4519

### 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 *Unifin, Inc.* Include the reference number 0039253604.

☐ Quiero este formulario en español

PO BOX 4519  
SKOKIE, IL 60076-4519

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*This was paid when home was sold in 2017!!*



Marvin J Schiller  
2338 W 4000 S APT 2000  
Roy, UT 84067-3558

Mail this form to:  
UNIFIN, INC.  
PO BOX 4519  
SKOKIE, IL 60076-4519