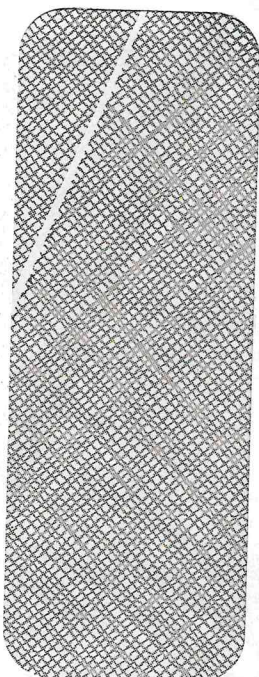
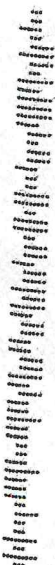




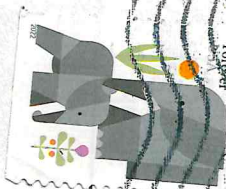
Douglas J. Williams
198 County Road 947
Lakeview, AR 72642-7035

RECEIVED JUN 02 2003

60076-451919



NEW ARKANSAS AR
23 MAY 2023 PM





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

Douglas J Williams
198 COUNTY ROAD 947
Lakeview, AR 72642-7035

Account Summary	
Unifin Reference Number	0039255732
Original Account Number	*****8659
Current Creditor	CACH LLC
Original Creditor	BANK OF AMERICA N.A.
Debt Description	CONSUMER FINANCE - BANK OF AME
Itemization Creditor	FIA Card Services N.A.
Itemization Date	02/28/2011
Balance as of 02/28/2011	\$12113.05
Between 02/28/2011 and today:	
You were charged this amount in interest:	\$1704.99
You were charged this amount in fees:	\$0.00
You paid or were credited this amount toward the debt:	\$0.00
Total Amount of Debt Now	\$13818.04

1, 2023

Douglas J Williams:

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

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 receive your 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.

There are several options we can currently offer.

1 payment of \$6909.02 to resolve your account in full for \$6909.02.	3 consecutive monthly payments of \$2993.91 to resolve your account in full for \$8981.73	12 consecutive monthly payments of \$1151.50 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.

Unifin Management

You have no legal standing to try to collect on this account. B of A sent me (the IRS) the 1099c form in the spring of 2014, and I used the IRS Income tax form on my 2013 tax return. To get rid of the B of A account (\$3 others), you wasted your money buying the above account. Douglas Williams

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 0039255732.

☐ Quiero este formulario en español

PO BOX 4519
SKOKIE, IL 60076-4519

15



Douglas J Williams
198 COUNTY ROAD 947
Lakeview, AR 72642-7035

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