



## Obtaining Settled-In-Full Letters ( SIF)

### *What is a Settled-in-Full Letter?*

A settled-in-full letter is a letter from one of your creditor(s) which states that the balance owed to them has been satisfied, fully settled, or “settled-in-full for less than the full balance.”

### *When Will I Receive a Copy of My Settled-in-Full Letter?*

Many creditors\* will provide this letter to you via regular mail to the address on record with them, within 90-120 days (about 4 months) \*\* of the final payment made on your settlement.

### *Can ClearOne Advantage Obtain a Copy for Me?*

Most creditors will only provide the settled-in-full letter to the primary account holder at the address they have on file for you. Due to these constraints, to obtain a settled-in-full letter for your records you will need to request a copy be sent to your personal mailing address once 120 days (about 4 months) have passed since the final payment was made to your settlement.

### *What Do I Say to My Creditor?*

Your program is designed from beginning to end to provide you with financial stability, and your accounts will typically update within 90-120 days (about 4 months) \*\* of your final payment clearing to your creditor, with a letter from them sent to your mailbox addressed to you.

If you wish to contact your creditor for a copy of your settled-in-full letter, they will advise you that it has already been sent, and that it should be arriving shortly.

If for any reason they do not provide you with a copy, or they state that the account is not settled-in-full, ask them for the following:

- Last Four of the Account Number
- Their Reference Number (if the account is no longer with your original creditor)
- Current Balance
- Last Payment made to the account (date and amount)

Once this information is obtained, thank your creditor, and advise that your representative will be in touch. Contact us immediately with this information so that we can contact one of their representatives on your behalf.

### *Which Number Do I Contact?*

Included on the next page are the best primary numbers to contact for a settled-in-full letter from each of our Top 40 Common Creditors.

*\*Not all creditors provide this letter by default. To request one, you can request a copy to be mailed to you by contacting your creditor directly*

*\*\*Internal processing times vary by creditors. Speed of delivery is not included in the 90-120 day window. Please contact your creditor directly for additional information.*

<b>YOUR CREDITOR NAME</b>	<b>PHONE NUMBER</b>
AD ASTRA RECOVERY SERVICES	(800) 432-3117
AMERICAN CORADIUS INTERNATIONAL	(855) 224-5190
AVANTE USA	(888) 253-3440
BANK OF AMERICA	(888) 647-6262
CAPITAL ONE	(906) 428-4040
CASH NET USA	(888) 627-3545
CAVALRY PORTFOLIO SERVICES	(866) 657-0376
COMENITY BANK	(614) 729-5980
CREDIT CONTROL, LLC	(866) 464-1183
CREDIT CORP SOLUTIONS, INC.	(855) 350-8411 x2422
DISCOVER	(877) 526-4302
ENHANCED RECOVERY CORP	(800) 390-7602
FINANCIAL RECOVERY SERVICES	(866) 418-9049
FINGERHUT	(844) 761-0817
FIRST PREMIER BANK	(785) 271-1000
FORTIVA	(800) 314-0181
FULL CIRCLE FINANCIAL SERVICES	(727) 724-4200
JEFFERSON CAPITAL SYSTEMS, LLC	(877) 328-8334
LAW OFFICE OF RAUSCH STURM LLP	(888) 302-4009
LENDING CLUB	(866) 417-5780
LENDING POINT	(844) 885-8713
LTD FINANCIAL SERVICES	(713) 773-3100
MIDLAND CREDIT MANAGEMENT	(800) 296-2657
NAVY FEDERAL CREDIT UNION	(800) 336-3767
NCB MANAGEMENT SVC INC	(800) 828-1110 x1174
NET CREDIT	(866) 964-5259
NORTHSTAR LOCATION SERVICES LLC	(801) 373-7827
ONE MAIN FINANCIAL	(844) 739-0719
PHILLIPS COHEN & ASSOCIATES	(866) 504-5612
PNC BANK	(800) 846-8444
PORTFOLIO RECOVERY ASSOCIATES	(805) 899-4431
RADIUS GLOBAL SOLUTIONS	(844) 742-9293
REPUBLIC FINANCE	(251) 970-7111
RESURGENT CAPITAL SERVICES	(904) 733-3033
SECOND ROUND	(888) 236-1056
SYNCHRONY BANK	(877) 295-2080
UPGRADE	(801) 456-8350
VELOCITY	(800) 558-4027
ZWICKER AND ASSOCIATES	(800) 695-6950