

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541

PHONE (800) 772-1413

7/27/2015

CHRISTOPHER JOHNSTON
848 CHICKAMAUGA DR
HARPERS FERRY, WV 25425-3634

Re: Account/Reference Number: 6011549320292063
Original Account Number: *****2063
Seller: CITIBANK, N.A.
Merchant: NTB
Original Creditor: CITIBANK, N.A.
Charge-Off Creditor: CITIBANK, N.A.
Creditor To Whom Debt is Owed: Portfolio Recovery Associates, LLC.
Last Payment Date or Default Date: 7/24/2015
Balance: \$635.64

Dear CHRISTOPHER JOHNSTON:

Your account was purchased on 2/25/2014 from CITIBANK, N.A.. This letter confirms your arrangement made on 7/17/2015 to make the following payment(s) to settle this account.

Payment in the amount of \$500.00 is due by 8/15/2015.

Should you miss any of the payments described herein, this payment plan may become null and void. We are not obligated to renew this offer.

If you complete this payment plan and our company is reporting our company's trade line for this account to the three major credit reporting agencies, our company will report this account as settled.

If you have questions, please call our office toll free at (800) 772-1413. Our hours of operation are 8:00 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday.

Sincerely,
Ian J McIntire
Portfolio Recovery Associates, LLC Representative

Ashley C Forney
Portfolio Recovery Associates, LLC Representative

**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 ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION

MAKE ALL CHECKS PAYABLE TO: PORTFOLIO RECOVERY ASSOCIATES, LLC

SEND ALL PAYMENTS TO: PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12903 Norfolk, VA 23541

COMPANY ADDRESS: Portfolio Recovery Associates, LLC 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: Portfolio Recovery Associates, LLC Disputes Dept.,
140 Corporate Boulevard, Norfolk, VA 23502

DISPUTES DEPT. E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. – Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we receive from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone (866) 508-4751.

MAINE: Telephone number at licensed location is (800)772-1413. Hours of operation at licensed location are 8:00 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday (EST).

MASSACHUSETTS: Office located at 49 Winter St., Weymouth, MA 02188. Telephone (800)772-1413. Hours of operation are 9 AM to 6 PM Monday through Thursday (EST). **NOTICE OF IMPORTANT RIGHTS: 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 TEN 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 DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)