03/12/2019 13:46 p Page: 1

Fax Transmission

To: '819492321052@fax.portfoliorecovery.com' From: Moore, Tyesha

RE: Sif Letter Pages: 4

Comments:

Thank you Tyesha Moore Operations Manager

120 Corporate Blvd, Norfolk, VA 23502 Office: (757) 519-9300 ext. 11925 03/12/2019 13:46 p Page: 2

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541 PHONE 1-800-772-1413 | www.PRApay.com

3/12/2019

FLOYD L BAILEY 5134 JEFFERSON MARION RD SE TURNER, OR 97392-9738

Re: Account Number: 6879450129064162723

Original Account Number: **************2723 Seller: DELL FINANCIAL SERVICES, LLC Original Creditor: CIT ONLINE BANK Charge-Off Creditor: WEBBANK

Creditor To Whom Debt is Owed: Portfolio Recovery Associates, LLC

Last Payment Date or Default Date: 11/23/2014

Balance: \$2,368.75

Dear FLOYD L BAILEY:

Your account was purchased on 8/28/2015 from DELL FINANCIAL SERVICES, LLC. This letter confirms your arrangement made on 3/12/2019 to make the following payment(s) to settle this account.

Payment in the amount of \$1,386.00 is due by 3/31/2019.

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.

Your account will be considered paid-in-full for less than the full balance after the final payment is successfully posted. 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, within approximately 30 days of the final payment successfully posting, our company will request the three major credit reporting agencies delete our company's tradeline related to your account from your credit bureau report.

If you have questions, please call our office toll free at 1-800-772-1413. Our hours of operation are 8AM - 11PM Monday - Friday, 8AM - 8PM Saturday, and 11AM - 10PM Sunday (EST).

Sincerely,

Tamara N Woods
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 12914 Norfolk, VA 23541

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

DISPUTES: Call 1-800-772-1413 or write to: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Blvd.,

Norfolk, VA 23502

DISPUTES E-MAIL ADDRESS: PRA Disputes@portfoliorecovery.com

QUALITY SERVICE AVAILABLE Mon. - Fri. 8 AM to 6 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 1-800-772-1413 or by e-mail at PRACustomerCare@portfoliorecovery.com.

PRIVACY NOTICE:

We collect certain personal information about you from the following sources: (a) information we received 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 966, Denver, CO 80237. Telephone 1-866-508-4751.

MAINE: Telephone number at licensed location is 1-800-772-1413. Hours of operation at licensed location are 8AM - 11PM Monday - Friday, 8AM - 8PM Saturday, and 11AM - 10PM Sunday (EST).

MASSACHUSETTS: 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, 2045465, 2052875, 2061138, 2063671, 2070336.

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)

03/12/2019 13:46 p

PO Box 12914 Norfolk, VA 23541

Phone: 757-519-9300

Fax: 757-961-3509



• Comments:

To: CAMPBELL; MIKE

From: Tyesha Moore

Fax: 9492321052 Pages: (3) including cover

Phone: Date:

Re: Payment Arrangement CC:

□ Urgent ☑ For Review □ Please Comment □ Please Reply □ Please Recycle

Page: 4

IMPORTANT/CONFIDENTIAL: This communication is intended for the use of the individual or entity to which it is addresses. This message contains information which may be privileged, confidential and exempt from disclosure under applicable law. If the reader of this communication is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited.