



**Client Services, Inc.**  
**3451 Harry S. Truman Blvd.**  
**St. Charles, MO 63301**  
**636-947-2321 Fax: 636-947-1565**

## **Fax Cover Page**

**Date:** March 07, 2019

**To:** NATE J

**From:** Genesis Henry

**Fax Number:** 1-949-232-1052

**Comments:**

### **Personal & Confidential**

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CLIENT SERVICES, INC.  
3451 HARRY S TRUMAN BLVD  
ST. CHARLES, MO 63301-4047

877-665-3303

Office Hours (Central Time):

Monday-Thursday:	8am-8pm
Friday:	8am-5pm
Saturday:	7am-11am
Sunday:	Closed

03/07/2019

NICHOLAS T GRAMAN  
1806 CASS AVE  
EVANSVILLE, IN 47714-3641

REFERENCE NUMBER  
27005376

CREDITOR: CAPITAL ONE BANK (USA), N.A.  
ACCOUNT NUMBER: XXXXXXXXXXXXX4531  
BALANCE DUE: \$446.40

SETTLEMENT PLAN CONFIRMATION

Dear Valued Customer:

As discussed on 3/07/2019, we are offering to settle this CAPITAL ONE BANK (USA), N.A. account for \$180.00, which is less than the balance due. To accept this settlement offer, our office must receive the first payment by the date listed on page two (2) of this settlement offer notice.

This offer is contingent upon timely receipt of all payments. If payments are not received in our office by the dates outlined on page two (2) of this document, this offer will be withdrawn and deemed null and void. We are not obligated to renew this offer.

Please call me at 877-665-3303 if you have any questions or concerns. Thank you for working with me to resolve this matter.

Genesis Henry  
Client Services, Inc.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FOR IMPORTANT RIGHTS AND PRIVILEGES WHICH MIGHT APPLY TO YOUR STATE OF RESIDENCE,  
PLEASE SEE FINAL PAGE

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### SETTLEMENT PLAN CONFIRMATION

### PAYMENT SCHEDULE

[illegible]

#### **CALIFORNIA**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Non profit credit counseling services may be available in the area.

#### **COLORADO**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR).

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer.

A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. The address and telephone number for Client Services, Inc.'s local Colorado office is: The Executive Club Building, Attn: Stokes & Wolf, P.C. as agent for Client Services, Inc., 1776 S. Jackson St., Suite 900 Denver, CO 80210 (Phone: 720-287-8650)

#### **KANSAS**

An investigative consumer report, which includes information as to your character, general reputation, personal characteristics and mode of living, has been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

#### **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.

#### **MINNESOTA**

This collection agency is licensed by the Minnesota Department of Commerce.

#### **NEW YORK**

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: the use or threat of violence, the use of obscene or profane language, and repeated phone calls made with the intent to annoy, abuse, or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI), social security, public assistance (welfare), spousal support including maintenance (alimony) or child support, unemployment benefits, disability benefits, workers' compensation benefits, public or private pensions, veterans' benefits, federal student loans, federal student grants, federal work study funds, and ninety percent of your wages or salary earned in the last sixty days.

#### **NEW YORK CITY**

New York City Department of Consumer Affairs License Number: 1306512

#### **NORTH CAROLINA**

North Carolina Permit Number: 100705

#### **TENNESSEE**

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.