CREDITCONTROLSM

Hours of Operation: Mon-Thur 9am-6pm, Fri 8am-5pm EST Phone (877) 431-7784

April 15, 2019

Fred W Diamond 71 CHUCKLEBERRY WAY STEPHENTOWN, NY 12168-3702 Current Creditor: LVNV Funding LLC Our Account Number: 13196963 Original Acct No.: xxxxxxxxxxxx6752 Original Creditor: HSBC Bank Nevada, N.A.

Current Balance: \$826.69

Date of Last Payment: 01/30/2016

Dear Fred W Diamond,

Per your request, permit this correspondence to confirm the current offer to resolve the above referenced account. We are not obligated to renew this offer.

Settlement: 1 payment(s) totaling \$331.00

Payment Schedule:

 Pavment #
 Due Date
 Amount

 1
 4/26/2019
 \$331.00

Payment(s) must be received on or before the above referenced Due Date(s).

If you have any questions or would like to make a payment by check or debit card, please call our office at (877) 431-7784. To pay online, please visit our website at www.credit-control.com. All services are available to you free of charge. If mailing your payment, checks or money orders are made payable to Credit Control, LLC and mailed to P.O. Box 488 Hazelwood, MO 63042. Please include Our Account Number when mailing a check.

Upon clearance through the banking system of the amount stated above, your account will be considered resolved.

Sincerely,

Credit Control, LLC

PLEASE SEE NEXT PAGE FOR IMPORTANT INFORMATION

Voice: 314.442.7400

Fax: 314.442.7401

www.credit-control.com

This communication from a debt collector is an attempt to collect a debt. Any information obtained will be used for that purpose.

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Credit Control, LLC is licensed by the city of New York, Department of Consumer Affairs for, 5757 Phantom Dr Suite 330 Hazelwood, MO # 1233281-DCA, 9929 Race Track Road, Tampa, FL 33626 #1472700-DCA, 8001 Woodland Center Blvd. Suite 200, Tampa, FL 33614 #1470332-DCA, 5555 Redwood Dr. Suite 120 Las Vegas, NV 89118 #2023195-DCA, 7130 Goodlett Farms Parkway, Suite 110W, Cordova, TN 38016 #2072123-DCA.

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice: Your creditor or debt collector believes that the legal time limit (statute of limitations) for suing you to collect this debt may have expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. 1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. However, if the creditor sues you to collect on this debt, you may be able to prevent the creditor from obtaining a judgment against you. To do so, you must tell the court that the statute of limitations has expired. Even if the statute of limitations is expired, you may choose to make payments on the debt. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which the debt is enforceable in court may start again. If you would like to learn more about your legal rights and options, you can consult an attorney or a legal

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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:

- (1) Supplemental security income, (SSI);
- (2) Social security;
- (3) Public assistance (welfare);
- (4) Spousal support, maintenance (alimony) or child support;
- (5) Unemployment benefits;
- (6) Disability benefits;
- (7) Workers' compensation benefits:
- (8) Public or private pensions;
- (9) Veterans' benefits;
- (10) Federal student loans, federal student grants, and federal work study funds; and
- (11) Ninety percent of your wages or salary earned in the last sixty days.