



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

Fax Cover Page

Date: March 15, 2019

To: MIKE CAMPBEL

From: Jose Barrantes

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

877-552-5924

Office Hours (Central Time): Monday-Thursday: 8am-8pm
Friday: 8am-5pm
Saturday: 7am-11am
Sunday: Closed

03/15/2019

LINDA CARRELL
PHILLIP SELLERS LAW 7945 CARTILLA AVE # A115
RANCHO CUCAMONGA, CA 91730-3069

REFERENCE NUMBER
28185413

RE: Synchrony Bank CardCredit
ACCOUNT NUMBER: XXXXXXXXXXXXX6020
BALANCE DUE: \$741.57

SETTLEMENT CONFIRMATION

We are offering you a settlement amount of \$300.00, to settle this account for less than the balance due. To accept this settlement offer, our office must receive the first payment by the date listed beside the initial payment on page two (2) of this settlement offer notice. This offer is contingent upon timely receipt of all payment(s). If payment(s) are not received in our office by the dates outlined on page two (2) of this document, this offer will be withdrawn and will be deemed null and void. We are not obligated to renew this offer.

We look forward to working with you in resolving this matter.

Jose Barrantes

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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REFERENCE NUMBER
28185413

RF: Synchrony Bank CareCredit
ACCOUNT NUMBER: XXXXXXXXXXXX6020
BALANCE DUE: \$741.57

SETTLEMENT CONFIRMATION

PAYMENT(S) 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. 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.
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: 1306542

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.