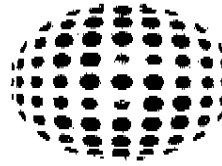


810 Springer Dr.
Lombard, IL 60148
Phone: 630-282-5750
Fax: 630-424-1918



STONELEIGH
Recovery Associates

Helping you make a better tomorrow, TODAY!

Fax Coversheet

To:	ADRIANA EXT353	From:	Stoneleigh Recovery Associates
Fax:	949-232-1052	Pages:	3 (including coversheet)
Re:	PAPPAS, SONJA N	Date:	March 7, 2019

PERSONAL AND CONFIDENTIAL

Dear ADRIANA EXT353,

Attached, please find the corresponding letter for your records, sent via fax as per your request.

Should you have any further questions, do not hesitate to give us a call.

Thank you,

Stoneleigh Recovery Associates

NOTICE: THIS FAX (INCLUDING ATTACHMENTS) IS COVERED BY THE ELECTRONIC COMMUNICATIONS PRIVACY ACT, 18 U.S.C. SEC. 2510-2521, IS CONFIDENTIAL AND MAY BE LEGALLY PRIVILEGED. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY RETENTION, DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. PLEASE REPLY TO THE SENDER THAT YOU HAVE RECEIVED THE MESSAGE IN ERROR, AND THEN DELETE IT. THANK YOU



866-724-2330

Monday - Thursday 8 a.m. to 8 p.m. CST

Friday 8 a.m. to 5p.m. CST

PO Box 1479
Lombard, IL 60148-6153

Date: March 7, 2019

Original Creditor: Elan Financial Services

Last Four Digits Original Account No.:

7625

Current Creditor: ABSOLUTE

RESOLUTIONS INVESTMENTS, LLC

SRA File No.: 5640273

Balance Due: \$2,198.63

Settlement Offer: \$1,429.11

Sonja N Pappas
210 BELLEVIEW AVE #A
RIO DELL, CA 95562

Dear Sonja N Pappas ,

We have previously notified you of your past due balance of \$2,198.63 that has been placed with our office by ABSOLUTE RESOLUTIONS INVESTMENTS, LLC.

We have been authorized to accept a one-time payment of \$1,429.11 as settlement in full until 3/29/2019. This offer is only open for a limited time and will end 3/29/2019. We are not obligated to extend or renew this offer.

The balance due on the account is \$2,198.63. However, if you accept the settlement offer outlined in this letter, you will only have to pay \$1,429.11 to settle your account in full.

If you would like to take advantage of this opportunity for a considerably lower amount, please contact us today. Call toll free 866-724-2330, Monday through Thursday between 8:00 AM and 8:00 PM (CST) or Friday between 8:00 AM to 5:00 PM (CST).

Sincerely,

Stoneleigh Recovery Associates, LLC

This is an attempt to collect a debt; any information obtained will be used for that purpose.

This letter has been sent by a debt collector.

SEE INSERT FOR IMPORTANT INFORMATION

We are required to notify consumers of the following rights. The statements below are not a complete list of the rights consumers have under state and federal law.

As required by law: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. 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 a.m. or after 9 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.

You may request records showing the following: (1) that the current creditor, listed at the top of the letter, has the right to seek collection of the debt; (2) the debt balance, including an explanation of any interest charges and additional fees; (3) the date of default or the date of the last payment; (4) the name of the charge-off creditor and the account number associated with the debt; (5) the name and last known address of the debtor as it appeared in the charge-off creditor's or debt buyer's records prior to the sale of the debt, as appropriate; and (6) the names of all persons or entities that have purchased the debt. You may also request from us a copy of the contract or other document evidencing your agreement to the debt. A request for these records may be addressed to: Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-6153.

This communication is from a debt collector.

This is an attempt to collect a debt, any information obtained may be used for that purpose.