



Fax

To:	Adriana Roybal	From:	Nationwide Credit, Inc.
Fax:	949 232 1052	Fax:	
Phone:	9095817444	Total Pages Including Cover Letter:	4
Re:	19076125665	Date:	3/19/2019
		cc:	

See attached communication for additional information.

Confidential/Privileged Facsimile Communication

This message is intended only for use by the individual whom it is addressed to, and may contain confidential information exempt from disclosure under applicable federal and state law. If the reader of this message is not the intended recipient, or the agent responsible for delivering the message, you are hereby notified that any distribution or copying of this communication is prohibited.

If you have received this communication in error, please notify us immediately by telephone at 1-877-779-3472 during Monday – Friday: 8:00am – 6:00pm ET. or return the original message to the sender.

Thank you.

Nationwide Credit, Inc.

ACCOUNT NO:	XXXXXXXXXX31005
ID NUMBER:	19076125665
BALANCE DUE:	\$785.38
AMOUNT ENCLOSED:	

o Change of address: Print New Address on Back

REMIT TO:

NATIONWIDE CREDIT, INC.
PO Box 14581
Des Moines IA 50306-3581

DONALD JOHNSON
C/O PHILLIP SELLERS
7945 CARTILLA AVE STE A
RANCHO CUCAMONGA, CA 91730

*** Please see the reverse side of this letter for important notices concerning your rights ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window



Nationwide Credit, Inc.

PO Box 14581
Des Moines, IA 50306-3581
Monday - Friday: 8:00am - 6:00pm ET; 1-877-779-3472

Creditor: AMERICAN EXPRESS
Account Number: XXXXXXXXXXX31005
Account Balance: \$785.38
Date: 3/19/2019

Dear DONALD JOHNSON:

This letter is to confirm our telephone conversation regarding settlement of the balance owed on your American Express account referenced above. When we discussed the settlement offer, you agreed to pay the settlement amount listed below to resolve this account.

Settlement Amount
\$393.00

This settlement offer is contingent upon timely payments. We will honor this offer provided the full settlement amount is paid by 3/28/2019 in accordance with the payment schedule outlined below:

Payment No.	Payment Date	Payment Amount
1	3/28/2019	\$393.00

Upon receipt and clearance of payment for the settlement amount, no further attempts will be made to collect the remaining balance. Failure to remit payment(s) for the Settlement Amount in accordance with the terms referenced above may result in further collection efforts to recover the full balance owed.

If you have any questions, please contact us at 1-877-779-3472. We are available to assist you Monday through Friday between the hours of 8:00am - 6:00pm (ET).

Sincerely,

Nationwide Credit, Inc.

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

NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
STATE	<input type="text"/>	ZIP	<input type="text"/> - <input type="text"/>
		WORK PHONE	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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

Other than communication regarding your payment plan, no further attempts will be made to collect the remaining balance while you are making payments in accordance with the terms listed above. Upon timely payment of the Full Settlement Amount, no further attempts will be made to collect the remaining balance. If you have any questions, please contact us at 1-877-779-3472 Monday through Friday between the hours of 8:00am – 6:00pm (ET).

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

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 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.

COLORADO This communication is an attempt to collect a debt by a debt collector or collection agency and any information obtained will be used for that purpose. 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 debtor collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. NATIONWIDE CREDIT, INC., COLORADO OFFICE: 1776 S. JACKSON STREET #900 DENVER, CO 80210 TELEPHONE: 720-287-8670

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

NEW YORK The New York City Department of Consumer Affairs Permit Number is 0914159.

The State of New York Department of Financial Services requires NCI provide you with the following disclosure(s):

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.

NORTH CAROLINA North Carolina Department of Insurance Permit No. 924.

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