

CONFIDENTIAL

Fax

To:

Company: *CONSUMER LAW GROUP*

Fax Number: *9492321052*

**Phone
Number:**

From: *K.CLEMENTS*

Company: *GINNYS*

Fax Number: *563-243-0287*

**Phone
Number:** *608-324-3024*

Date/Time: *3/19/2019 13:04:02*

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Comments:

March 19, 2019

CONSUMER LAW GROUP
7945 CARTILLA AVE. SUITE A
RANCHO CUCAMONGA, CA 91730

To Whom It May Concern,

This letter is in response to your notice and enrollment of our mutual customer in your debt settlement program. No further calls will be made to your client's home or business telephone number. Correspondence will be limited to regular monthly statements as required by law.

Finance and late fees will continue to be assessed on your client's account and information regarding the account will be reported to the credit bureaus in accordance with our established practices. We reserve the right to obtain and review a credit report as part of our efforts to collect on this lawful debt.

We have closed your client's account to new purchases.

Listed below you will find the customer information with our company.

<u>Customer Name</u>	<u>Account Number</u>	<u>Company</u>	<u>Balance</u>
JUDY LYON	795011607630	GINNYS	\$2,160.55

It's our policy to accept settlements of no less than 80% of the total balance due. If you remain interested in settling these accounts, please remit \$1,728.44 within 30 days of receipt of this letter. Payment should be made in the form of a **Cashier's Check** or **Money Order** and made payable to:

GINNYS
1515 South 21st St
Clinton, IA 52732
Attn: Kelly Paxton, Supervisor

Please note: Checks marked "Paid in Full" or otherwise restrictively endorsed will not be accepted.

Upon receipt of the full settlement amount we will:

- Forego collection of the remaining balances to the account(s)
- Report each of the accounts as settled for less than the full balance

Payment of this settlement will not affect the reporting of the prior payment history of the accounts. If we do not hear from you we will assume you no longer represent the debtor and will return the account to regular collection procedures.

Thank you for your cooperation in this matter. If you have any questions please feel free to contact me at 608-324-3024

Sincerely,
KELLY PAXTON
Collection Supervisor
608-324-3024