

ETTA M CRAIG
1100 ELM AVE APT 324
LONG BEACH, CA 90813-3284

NOTICE - SEE NEXT PAGE(S) FOR IMPORTANT INFORMATION

Alltran Financial, LP

POST OFFICE BOX 610 SAUK RAPIDS, MINNESOTA 56379

SSCN1A 4/10/2019

ETTA M CRAIG

Alltran File #: 22440616

Amount Owed: \$696.36

Original Account Number: XXXXXXXXXXXXX0799

Original Creditor: Capital One, N.A.

Current Creditor: LVNV Funding LLC

Dear ETTA M CRAIG,

Your Capital One, N.A. account has been placed with us for collections. Our services have been contracted to represent in the recovery efforts of your delinquent account. Our records indicate that the outstanding balance on your account is \$696.36.

You may request records showing the following: (1) that LVNV Funding LLC 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: Alltran Financial, LP., PO Box 610, Sauk Rapids, MN 56379.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

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.org.

To make a payment, please contact Sandra Harsh at 855-565-3448. Please recognize that interest may be accruing on your account. If applicable, we will receive and apply balance adjustments as interest accrues. The addition of interest will not affect or alter the terms of this settlement agreement. As long as you haven't made other arrangements to repay this debt, you may be eligible for this offer. For accounting purposes, your first payment toward the settlement must be received

NOTICE – SEE NEXT PAGE(S) FOR IMPORTANT INFORMATION

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. Alltran receives incoming calls Central Time Monday-Tuesday 8am-8pm, Wednesday 8am-6pm, Thursday-Friday 8am-7pm, Saturday 8am-noon. TOLL FREE #: 855-565-3448

Alltran Financial, LP

POST OFFICE BOX 610 SAUK RAPIDS, MINNESOTA 56379

within 40 calendar days after the date on this letter. If you wish to make a payment proposal after that time, please call us to discuss it.

NOTICE – SEE NEXT PAGE(S) FOR IMPORTANT INFORMATION

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. Alltran receives incoming calls Central Time Monday-Tuesday 8am-8pm, Wednesday 8am-6pm, Thursday-Friday 8am-7pm, Saturday 8am-noon. TOLL FREE #: 855-565-3448

Alltran Financial, LP

POST OFFICE BOX 610 SAUK RAPIDS, MINNESOTA 56379

In an effort to resolve this matter as quickly as possible we have been authorized to negotiate settlement terms on this account. Please review the following settlement opportunity to make resolution of your account a reality. We are not obliged to renew this offer.

Below is the settlement offer as discussed, once you have reviewed please contact us to finalize your arrangement.

Settle your account now for a lump-sum payment amount of \$279.00. Payment due no later than 04/19/2019.

The offer listed does not alter or amend your validation rights as contained in this document. Please retain a copy of this notice for your records.

NOTICE – SEE NEXT PAGE(S) FOR IMPORTANT INFORMATION

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. Alltran receives incoming calls Central Time Monday-Tuesday 8am-8pm, Wednesday 8am-6pm, Thursday-Friday 8am-7pm, Saturday 8am-noon. TOLL FREE #: 855-565-3448

PRIVACY NOTICE

This Privacy Notice is being provided on behalf of each of the following related companies (collectively, the "Sherman Companies"). It describes the general policy of the Sherman Companies regarding the personal information of customers and former customers.

Resurgent Capital Services L.P.
Sherman Acquisition L.L.C.
Resurgent Capital Services PR LLC
CACV, LLC
Sherman Originator III LLC

LVNV Funding, LLC
PYOD LLC
Anson Street LLC
CACH, LLC

Ashley Funding Services LLC
SFG REO, LLC
Pinnacle Credit Services, LLC
Sherman Originator LLC

Information We May Collect. The Sherman Companies may collect the following personal information: (1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

Confidentiality and Security of Collected Information. At the Sherman Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform certain services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

Sharing Collected Information with Affiliates From time to time, the Sherman Companies may share collected information about customers and former customers with each other in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act or applicable state law.

Sharing Collected Information with Third Parties The Sherman Companies do not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collections Practices Act and applicable state law.