

FAX

To: NATHAN

Company:

Fax: 919492321052

Phone:

From:

Fax:

Phone:

E-mail: Michelle.Peoples@AllianceData.com

NOTES:

Date and time of transmission: Thursday, February 28, 2019 11:31:32 AM

Number of pages including this cover sheet: 02

COMENITY CAPITAL BANK

KARMEEN VILLA

2/28/2019

C/O MOSSLER LAW FIRM

Account Number: 5780979911921849

Dear KARMEEN:

A recent review of your **SMLE GENERATION FIN** account indicates a balance of \$406.88 which is being reported to one or more credit bureaus as an unpaid charge-off. In an effort to expedite the resolution of your past due account and avoid additional collection efforts, we are writing to offer you the opportunity to settle your past due account for \$165.00 which is **40%** of your outstanding balance.

The settlement amount must be made in one payment and received by COMENITY on or before **3/28/2019**. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize a payment by phone or to discuss your financial situation.

\$165.00 3/28/2019

Sincerely,

Settlement Specialist

614-729-5980