From: 04/12/2019 09:04 #584 P.001/003

ISABEL SANTALIZ RANCHO CUCAMONGA CA RANCHO CUCAMONGA, CA 91730

NOTICE - SEE NEXT PAGE(S) FOR IMPORTANT INFORMATION

From: 04/12/2019 09:05 #584 P.002/003

## Alltran Financial, LP

POST OFFICE BOX 610 SAUK RAPIDS, MINNESOTA 56379

SSCN2 4/12/2019

ISABEL SANTALIZ

Alltran File #: 22351273

Original Account Number: XXXXXXXXXXXX6139

Original Creditor: Credit One Bank, N.A. Current Creditor: LVNV Funding LLC

Amount Owed: \$816.13

## NOTICE OF COLLECTION AND SPECIAL OFFER

Dear ISABEL SANTALIZ,

Your account referenced above has been placed with us for collections. Our records indicate that the outstanding balance on your account is \$816.13.

Please see next page for settlement options.

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.

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.

NOTICE - SEE NEXT PAGE 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

From: 04/12/2019 09:05 #584 P.003/003

## 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.

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

Payment Date	Payment Amount
4/19/2019	\$300.00

To make a payment, please contact Tim Corcoran at 855-565-3448. As long as you haven't made other arrangements to repay this debt, you may be eligible for this offer.

Please retain a copy of this notice for your records.

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