



midland credit management, Inc.

**FROM**

**TO**

Name: DCA TeamFax

Phone:

Fax: 858-505-1231

919492321052

E-mail: DCA.TeamFax@MCMCG.COM

Sent: 3/14/19

at: 9:45:51 AM

5 page(s) (including cover)

Subject: Pennington

Comments:

*Please verify receipt of this transmission by calling or emailing the sender.*

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FACSIMILE TRANSMISSION SHEET

ATTN. ADRIANA

DATE: 03-13-2019

TO: Bob E Pennington  
FROM: MCM

FAX#: (949) 232-1052  
TEL#: (800) 265-8825

**\*\*\*PERSONAL & CONFIDENTIAL\*\*\***

WARNING: THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED FOR USE BY THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT VIEWING, COPYING, DISSEMINATION, OR DISTRIBUTION OF CONFIDENTIAL OR PRIVILEGED INFORMATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS FACSIMILE IN ERROR PLEASE NOTIFY US IMMEDIATELY BY PHONE AND WE WILL ARRANGE FOR THE RETURN OF THE FACSIMILE.

"IF YOU ARE SENDING YOUR PAYMENT BY OVERNIGHT DELIVERY,  
PLEASE USE THE FOLLOWING ADDRESS:

Midland Credit Management, Inc.  
2365 Northside Drive, Suite 300  
San Diego, CA 92108

3 NUMBER OF PAGES INCLUDING COVER SHEET



**Midland Credit  
Management, Inc.**

2365 Northside Drive, Suite 300, San Diego, CA 92108

**Phone:** Tel (800) 265-8825  
**Hours of Operation** M – Th: 6:00am – 7:00pm PST  
Fri: 6:00am – 4:30pm PST  
Sat: 6:00am – 2:00pm PST  
Sun: 5:00am – 1:30pm PST

**Account Information:**

Bob E Pennington  
C/O Philip Sellers, Pc  
7945 Cartilla Ave #A 120  
Rancho Cucamonga, CA 91730

**Original Creditor:** Citibank, N.A.  
**Original Account Number:** 6035320214170001  
**MCM Account Number:** 8580551248  
**Current Balance:** \$1,413.36  
**Current Owner:** Midland Funding LLC  
**Payment Due Date:** 03-31-2019

03-13-2019

Dear Bob,

This letter is to confirm the settlement agreement regarding your existing account. The payment terms we have agreed to are listed below:

Total Settlement Amount: \$637.00  
Due Date: 03-31-2019

If the payment instrument is returned “not paid” for any reason, this letter will be null and void. After receiving your final payment, we will consider the account paid\*.

If you have any questions, please feel free to contact me at (800) 265-8825, Ext. 23261.

Sincerely,

TONY ECHIVERRI  
(800) 265-8825, Ext. 23261

\*If you pay your full balance, we will report your account as **Paid in Full**. If you pay less than your full balance, we will report your account as **Paid in Full for less than the full balance**.

**PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION**  
*Please tear off and return lower portion with payment.*

*Payment Certificate*

MCM Account Number: 8580551248  
Current Balance: \$1,413.36  
**Amount Due: \$637.00**

**Payment Due Date:** 03-31-2019

- Payment Options:
1. Make Check Payable to: Midland Credit Management, Inc.
  2. Money Gram: Receive Code #3643
  3. Western Union City Code: MCM, State Code: CA
  4. Pay by Phone (800) 265-8825

**Midland Credit Management, Inc.**  
**mcm** P.O. Box 51319  
Los Angeles, CA 90051-5619

**Important Disclosure Information:**

**Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.**

**Calls to and/or from this company may be monitored or recorded.**

**MAIL PAYMENTS TO:** P.O. Box 51319, Los Angeles, CA 90051-5619

**MAIL CORRESPONDENCE BUT NO PAYMENTS TO:** 2365 Northside Drive, Suite 300, San Diego, CA 92108

**We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law:**

**IF YOU LIVE IN COLORADO, THIS APPLIES TO YOU:**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE **WWW.COLORADOATTORNEYGENERAL.GOV/CA**

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 debt collector or collection agency from taking any other action authorized by law to collect the debt.

Midland Credit Management has a Colorado office with the following address and telephone number: 80 Garden Center, Suite 3, Broomfield, CO 80020. Telephone number: (303) 920-4763.

**Only physical in-person payments may be accepted at this office location. All payments made via mail should be sent to the following address:** P.O. Box 60578, Los Angeles, CA 90060-0578

**IF YOU LIVE IN MASSACHUSETTS, THIS APPLIES TO YOU:**

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POST MARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO MIDLAND CREDIT MANAGEMENT, INC.

**IF YOU LIVE IN MINNESOTA, THIS APPLIES TO YOU:** This collection agency is licensed by the Minnesota Dept. of Commerce.

**IF YOU LIVE IN NEW YORK CITY, THIS APPLIES TO YOU:** New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728

**IF YOU LIVE IN NORTH CAROLINA, THIS APPLIES TO YOU:** North Carolina Department of Insurance Permit #101659, #4182, #4250, #3777, #111895 and #112039. Midland Credit Management, Inc. 2365 Northside Drive, Suite 300, San Diego, CA 92108

**IF YOU LIVE IN TENNESSEE, THIS APPLIES TO YOU:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**IF YOU LIVE IN CALIFORNIA, THIS APPLIES TO YOU:**

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 <http://www.ftc.gov>.

“Nonprofit credit counseling services may be available in the area.”

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations.

**IF YOU LIVE IN UTAH, THIS APPLIES TO YOU:**

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**IF YOU LIVE IN WYOMING, THIS APPLIES TO YOU:**

As required by law, you are hereby notified that a negative credit report on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.