



PO BOX 25759
GREENVILLE, SC 29616
Toll Free: 866-996-1535

April 17, 2019

Ronquillo-Lude, Cristina
200 Valentine Ln
Yonkers, Ny 10705

Current Creditor:	LVNV Funding LLC
Original Creditor:	CIT Bank
Original Account No:	6369921005357842
Current Account No:	098105795
Current Balance:	\$1,159.18
Agreed Payoff Amount:	\$579.59

Dear Cristina Ronquillo-Lude,

Dynamic Recovery Solutions LLC (DRS) has agreed to a reduced payment offer of \$579.59 in regards to the above referenced account. The next payment agreed to is as follows:

04/30/2019 - \$579.59

Upon clearance of this and any reoccurring payments, the indebtedness in regards to the above referenced matter will be satisfied.

If there is a non-clearing of any payment through this office, all settlement offers are null and void. Adherence to this arrangement will satisfy your indebtedness on the above referenced account and you will be under no further financial obligation regarding the above referenced account. To revoke your authorization for this payment, you must contact us at 866-996-1535 above at least 2 business days prior to the scheduled date for payment.

Sincerely,

A handwritten signature in black ink that reads 'A Reyes'.

Amanda Reyes

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose. 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. Upon written request within 30 days after receipt of this notice this office will provide you with the name and address of the original creditor, if different from the current creditor. This collection agency is licensed by the South Carolina Department of Commerce.

The law limits how long you can be sued on a debt. Because of the age of your debt, we will not sue you for it.

If you make a partial payment on this account it may restart the statute of limitations on this account.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: a) the use or threat of violence; b) the use of obscene or profane language; and c) repeated phone calls made with the intent to annoy, abuse, or harass. If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice:

Your creditor or debt collector believes that the legal time limit (statute of limitations) for suing you to collect this debt may have expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. However, if the creditor sues you to collect on this debt, you may be able to prevent the creditor from obtaining a judgment against you. To do so, you must tell the court that the statute of limitations has expired.

Even if the statute of limitations has expired, you may choose to make payments on the debt. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which the debt is enforceable in court may start again. If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.”

Please contact Brittney Scott at 877-821-1659 to resolve this debt. New York City Department of Consumer Affairs License Number 1314030-DCA. WE ARE REQUIRED BY LAW TO GIVE YOU THE FOLLOWING INFORMATION ABOUT THIS DEBT. The legal time limit (statute of limitations) for suing you to collect this debt has expired. However, if somebody sues you anyway to try to make you pay this debt, court rules REQUIRE YOU to tell the court that the statute of limitations has expired to prevent the creditor from obtaining a judgment. Even though the statute of limitations has expired, you may CHOOSE to make payments. However, BE AWARE: if you make a payment, the creditor's right to sue to make you pay the entire debt may START AGAIN.