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To: mike (carboni) vs

Company:

Fax: 919492321052

Phone:

From:

Phone:

E-mail: Amy.Tarbox@alliancedata.com

NOTES:

Date and time of transmission: Friday, March 29, 2019 10:11:02 AM **Number of pages including this cover sheet:** 03

COMENITY BANK

March 29, 2019

Jeffrey Carboni

C/O philip sellars

Account number: 5856375326499795

Dear, Jeffrey Carboni

A recent review of your Victoria Secret Account indicates a balance of \$865.10, which is being reported to one or more credit bureaus as an unpaid, non charged-off account. 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 \$346.04, which is 40 % of your outstanding balance.

The settlement amount must be made in 1 payments, Received on or before 3/29/2019. Once your payment is received, and your funds clear, we will notify the appropriate credit reporting agencies that you have settled this account in full. In order to take advantage of the settlement savings being offered, please call me today at 614-729-5980 to authorize payment by phone or to discuss your financial situation.

Agreed payment amounts and dates:

Sincerely,

Settlement Specialist, A. Tarbox.

614-729-5980

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IMPORTANT NOTICE: THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Send bankruptcy notices/related correspondence to PO Box 182125 Columbus, OH 43218-2125

TDD/TTY: 1-800-695-1788

Correspondence - PO Box 182273 Columbus, OH 43218-2273

Payment - PO Box 659465 San Antonio, TX 78265-9465 or 6550 N Loop 1604 E #101 San Antonio, TX 78247