

MONYAE SMITH
1521 MCKENNEY CT
FLORENCE, SC 29501

NOTICE - SEE NEXT PAGE(S) FOR IMPORTANT INFORMATION

Alltran Financial, LP

POST OFFICE BOX 610 SAUK RAPIDS, MINNESOTA 56379

SSCN1A 4/10/2019

MONYAE SMITH

Alltran File #: 22491681

Amount Owed: \$884.88

Original Account Number: XXXXXXXXXXXXX8200

Original Creditor: Credit One Bank, N.A.

Current Creditor: LVNV Funding LLC

Dear MONYAE SMITH,

Your Credit One Bank, N.A. account has been placed with us for collections. Our services have been contracted to represent in the recovery efforts of your delinquent account. Our records indicate that the outstanding balance on your account is \$884.88.

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. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

To make a payment, please contact Sandra Harsh at 866-836-7831. Please recognize that interest may be accruing on your account. If applicable, we will receive and apply balance adjustments as interest accrues. The addition of interest will not affect or alter the terms of this settlement agreement. As long as you haven't made other arrangements to repay this debt, you may be eligible for this offer. For accounting purposes, your first payment toward the settlement must be received within 40 calendar days after the date on this letter. If you wish to make a payment proposal after that time, please call us to discuss it.

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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 #: 866-836-7831

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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. We are not obliged to renew this offer.

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

Settle your account now for a lump-sum payment amount of \$300.00. Payment due no later than 4/19/2019.

The offer listed does not alter or amend your validation rights as contained in this document. Please retain a copy of this notice for your records.

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PRIVACY NOTICE

This Privacy Notice is being provided on behalf of each of the following related companies (collectively, the "Sherman Companies"). It describes the general policy of the Sherman Companies regarding the personal information of customers and former customers.

Resurgent Capital Services L.P.
Sherman Acquisition L.L.C.
Resurgent Capital Services PR LLC
CACV, LLC
Sherman Originator III LLC

LVNV Funding, LLC
PYOD LLC
Anson Street LLC
CACH, LLC

Ashley Funding Services LLC
SFG REO, LLC
Pinnacle Credit Services, LLC
Sherman Originator LLC

Information We May Collect. The Sherman Companies may collect the following personal information: (1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

Confidentiality and Security of Collected Information. At the Sherman Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform certain services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

Sharing Collected Information with Affiliates From time to time, the Sherman Companies may share collected information about customers and former customers with each other in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act or applicable state law.

Sharing Collected Information with Third Parties The Sherman Companies do not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collections Practices Act and applicable state law.