

[REDACTED], INC.

A COLLECTION AGENCY SINCE 1987

P. O. Box [REDACTED]

[REDACTED], FL [REDACTED]

[REDACTED] 904-18[REDACTED]

MONDAY-THURSDAY 8AM-5PM, AND FRIDAY 8AM-5PM EASTERN STANDARD TIME

3/27/2013

[REDACTED] JODI J

[REDACTED] RITA J

[REDACTED]
12 N JEFF [REDACTED] ST [REDACTED]
[REDACTED], CA [REDACTED]

Current Creditor: Sallie Mae, Inc.

Account: [REDACTED]
Balance: \$5,351.24
Current Interest Rate: 5.25%

Account: [REDACTED]
Balance: \$3,080.46
Current Interest Rate: 6.25%

Account: [REDACTED]
Balance: \$24,395.53
Current Interest Rate: 6.25%

Account: [REDACTED]
Balance: \$29,607.81
Current Interest Rate: 9.75%

Account: [REDACTED]
Balance: \$29,217.10
Current Interest Rate: 9.75%

The purpose of this letter is to inform you of a Reduced Interest Payment Program on the balance of your account numbers referenced above. Your effective rate of interest based on the terms and conditions of your original contract is listed above for each account number. You have an opportunity to take advantage of this unique program which will reduce your effective rate of interest to 0.010%. To qualify you must make two (2) consecutive payments, \$500.00 due on 03/31/2013, and \$500.00 due on 04/30/2013, then \$100.00 due on 05/31/2013, \$100.00 due on 06/30/2013, \$100.00 due on 07/31/2013 applied at your current interest rate on account [REDACTED]

And; \$100.00 due on 05/31/2013, \$100.00 due on 06/30/2013, \$100.00 due on 07/31/2013 applied at your current interest rate on account [REDACTED]

And; \$152.47 due on 05/31/2013, \$152.47 due on 06/30/2013, \$152.47 due on 07/31/2013 applied at your current interest rate on account [REDACTED]

And; \$185.05 due on 05/31/2013, \$185.05 due on 06/30/2013, \$185.05 due on 07/31/2013 applied at your current interest rate on account [REDACTED]

And; \$182.61 due on 05/31/2013, \$182.61 due on 06/30/2013, \$182.61 due on 07/31/2013 applied at your current interest rate on account [REDACTED]

Upon receipt of your next payments due on 08/31/2013 for each amount due listed for each account above the effective rate of interest will be reduced to 0.010% and will remain at that rate provided future monthly payments of each amount due listed for every account above due on the last calendar day of each month are paid as agreed. The above referenced account numbers will be reported to the credit bureaus by Sallie Mae, Inc. as "Charged Off - paying on a modified or partial payment arrangement" for the duration of time the accounts qualify for the Reduced Interest Payment Program. Failure to pay monthly payments as agreed will void the Reduced Interest Payment Program resulting in the reinstatement of your original contract interest rates. We are not obligated to renew this offer.

Sincerely,

[REDACTED], Inc.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained shall be used for that purpose.

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.gov.