



Letter: Rev3.1(1/25/2012) - RTL-SIF-BYD

1930 Ctney Ave  
Cherry Hill, NJ 08003  
(800)932-4390

Office Hours:  
Mon - Fri: 8:00 AM to 5:00 PM ET,  
Sat 8:00 AM to 12:00 PM ET

RINA [REDACTED]  
FLINT [REDACTED]  
[REDACTED], CA 95[REDACTED]

Account Information	
Our Client:	SALLIE MAE
Client Acct (ending in):	[REDACTED]
MRS Account:	[REDACTED]
Account Balance:	\$27,404.79
Charge Off Date:	2/28/2011
Arrangement Amount:	\$10,000.00

Monday, January 14, 2013

Dear RINA [REDACTED],  
[REDACTED], L.L.C. has been authorized to accept \$10,000.00 as settlement in full on the above referenced account if paid on or before Thursday, January 31, 2013. Upon receipt of \$10,000.00, you will be released of any further obligation to SALLIE MAE regarding the above referenced account.

**Settlement is to be paid as follows:**

\$10,000.00 is to be paid on or before Thursday, [REDACTED] 2013

As of the date of this letter, you owe \$27,404.79. Because interest may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write to us at the address listed above or call [REDACTED]-4390.

Sincerely,

[REDACTED], L.L.C.

[REDACTED] Associates is a Trade Name of [REDACTED], L.L.C

[REDACTED] has several convenient payment options including but not limited to check, money order, credit card or Western Union. Should you elect to make a payment by Western Union, or a credit card, a separate fee will be charged by the payment service provider or processor. These fees are not charged by [REDACTED], L.L.C.

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

**CALIFORNIA RESIDENTS:** 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.