



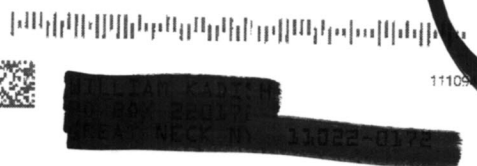
Dept. # 21377  
PO Box 1259  
Oaks, PA 19456  
ADDRESS SERVICE REQUESTED



First National Collection Bureau, Inc.

610 Waltham Way  
Oaks, NV 89431  
(800) 824-6191

January 15, 2015  
Office Hours:  
Mon - Fri. 6 A.M. - 6 P.M.  
Sat. 8 A.M. - 12 NOON  
Pacific Standard Time



Please remit all correspondence to the above address

Creditor: LVNV Funding LLC  
Original Creditor: GE Money Bank/Pc Richard  
Account #: [REDACTED]  
Ref #: [REDACTED]  
Original Account #: [REDACTED]  
Date of Default/Date of First Default/Date on which the Balance Became Due: 08/24/2003  
Total Due: \$5,700.42

**SETTLEMENT OFFER      90% OFF YOUR DEBT      10% IN 4 PAYMENTS**

Our client LVNV Funding LLC is offering you a settlement of \$570.04 in 4 payments over 4 months starting on 02/12/15. (28 days)

Once payments of \$142.51 have been paid to our office on time, we will consider this account settled in full.

Payments may not be more than 30 days apart or this settlement may be cancelled. Please send in the payments along with the payment stub to the address listed on the coupon.

This settlement offer is only guaranteed if we receive your payments in our office on or before the dates set forth in this letter. If we do not receive payment in these amounts by these dates, we reserve the right to modify the settlement offer, or revoke it in its entirety.

If you wish to speak with a representative please call (800) 824-6191.

Sincerely,

**Mayra Garcia**  
(800) 824-6191

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

The law limits how long you can be sued on a debt. Because of the age of your debt, LVNV Funding LLC will not sue you for it, and LVNV Funding LLC will not report it to any credit reporting agency. Total Due: \$5,700.42

IF PAYING BY VISA, MASTERCARD OR DISCOVER, COMPLETE BELOW		
<input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD <input type="checkbox"/> DISCOVER		
CARD NUMBER	DO NOT INCLUDE SECURITY CODE FROM BACK OF CARD	
SIGNATURE	EXP. DATE	AMOUNT
I AUTHORIZE CREDIT CARD PAYMENT FOR AMOUNT SHOWN BELOW		

**For your convenience, if you would like to make your payment online, visit our website at [www.fnrbinc.com](http://www.fnrbinc.com).**