

KAY<sup>®</sup>  
JEWELERS

March 30, 2017

Raphael [REDACTED]  
[REDACTED]  
Glen Oaks, NY 11004

27%

Re: Account: XXXX [REDACTED]

Dear: Raphael

A settlement of \$1016.48 is being offered on the subject account. This offer is good through 06/06/2017. Once this amount is paid the account will be rebated to a \$0.00 balance.

Although the existing payment history on your credit bureau will not change, with payment of the settlement the account will be reflected as paid in full, not as paid via settlement.

If you have any questions, please call us at 1-844-335-5689.

Thank-you,

G. Inherst  
Research Coordinator

We are required by certain jurisdictions' laws to tell you that (A) This is an attempt to collect a debt and any information obtained will be used for that purpose. (B) Under Iowa law, we are a debt collector. (C) We have told a credit bureau about a late payment, missed payment or other default on your account. This information may be reflected on your credit report.

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(330) 668-5000