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Van Ru Credit Corporation  
4839 N. Elston Ave.  
Chicago, IL 60630  
877.278.2341  
Fax: 847.759.1451  
Office Hours  
Mon–Thu 8am–9pm, Fri 8am–5pm, Sat 8am–12pm, Central Time

February 19, 2018

Ashley [REDACTED]  
[REDACTED]  
Brooklyn, NY 11236-3435

**Creditor:** "Fortiva Financial"  
Fortiva Financial Account #  
XXXXXXXXXXXX[REDACTED]

VR File #: [REDACTED]  
Balance: \$1,809.37

Our records indicate that on 2/19/2018 you spoke with our representative, Maria Hentz, and agreed to the below payment schedule to settle the above referenced debt(s) for the sum of \$580.00 in 1 payments as follows:

	<u>Amount</u>	<u>Agreed Upon</u> <u>Due Date</u>
\$	580.00	2/28/2018

Please make your payment(s) payable to Van Ru Credit Corporation and send to the following address:

Van Ru Credit Corporation  
PO Box 30296  
Chicago, IL 60630

If any payment is not made timely and/or not in the amount indicated above, this settlement agreement will be deemed, null and void. All sums previously paid will be applied against the full amount you owe.

If you have any questions or wish to discuss your account with one of our representative, you may contact Maria Hentz at 877-528-2614.

Sincerely,  
Van Ru Credit Corporation

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

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**