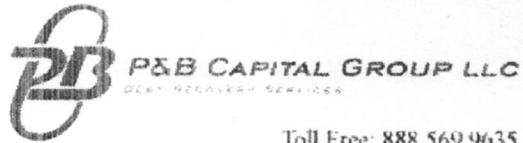


369 Washington St
Suite 100
Buffalo, NY 14203



Toll Free: 888.569.9635

Fax: 716.842.0987

www.pandbcapitalgroup.com

September 22, 2015

Ivonne [REDACTED]
626 RXR PLZ
UNIONDALE, NY 11556

33%

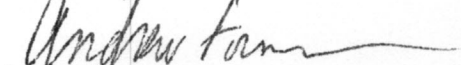
OUR FILE#: [REDACTED]
ACCOUNT#: 000000002669 [REDACTED]
ORIGINAL CREDITOR.....: Comenity Bank
CURRENT CREDITOR.....: Crown Asset Management LLC

CURRENT BALANCE: \$1,191.65
SETTLEMENT AMOUNT ...: **\$396.04**

The balance of your account is as listed above. Our client has authorized us to release you from all responsibilities in regard to this debt for **\$396.04**. (Upon clearance of funds the above current creditor will be notified with the correct adjustments made to your account records, and in the event the current creditor has already reported this account to the credit bureau(s) they will be directed to update their tradeline on your bureau to reflect the new status. Additionally, a letter of zero balance will be sent within a timely fashion.)

The payment must be in our office **on or before September 30, 2015** as this offer will no longer be recognized by our office after said date.

Yours Truly


Andrew Foreman
Senior Representative

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