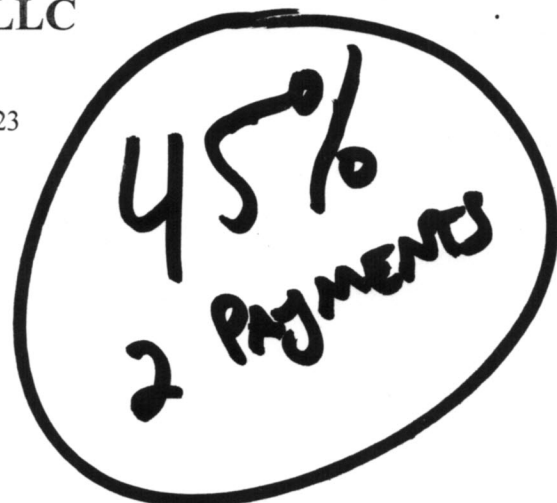


ADMIN RECOVERY, LLC

45 Earhart Dr., Suite 102
Williamsville, NY 14221-7809
1-866-703-7961 ~ Fax (716) 580-3823

JOSE [REDACTED]
97 ARDEN RD
TRUMBULL CT 06611

09/10/2018



Creditor: TD Bank N.A. (doing business as TD Retail Card Services)
Creditor Account Number: [REDACTED]
Store: RAYMOUR & FLANIGAN ONLINE
Admin Recovery Reference Number: [REDACTED]
Account Balance: \$3,178.53

Dear JOSE [REDACTED]

Admin Recovery, LLC is offering you an opportunity to pay **less** than the current balance due to satisfy the above referenced account. This settlement-in-full shall be in the total amount of \$1430.00 to settle account number [REDACTED]

To accept this settlement offer, please remit payment to our office on or before the 27th of each consecutive month. Payments are as follows: (1) \$1200.00 for September 2018; (1) \$230.00 for October 2018.

Payments can be made via Global Direct Pay with the Payee ID number of 3329796, check by email, phone or mail.

If you have any questions relative to the above referenced matter please contact our office toll free at 1-866-703-7961, Monday and Tuesday from 9:00am-9:00pm, Wednesday and Thursday from 9:00am-8:00pm, and Friday from 9:00am-5:00pm EST. Please refer to the Admin Recovery Reference Number indicated above. We would like to protect your privacy, please be prepared to answer security questions. You may also visit us at our website at www.adminrecovery.com.

Please mail all payments to the following address:
Admin Recovery LLC, 45 Earhart Dr., Suite 102, Williamsville, NY 14221-7809
(Do not send cash in the mail)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

We are Required Under State Law to Notify Consumers of the Following Rights. This List Does Not Contain a Complete List of the Rights Consumers Have Under Federal, State or Local Laws.

FOR NEW YORK CITY RESIDENTS ONLY: New York City Department of Consumer Affairs
License Number: 1331396