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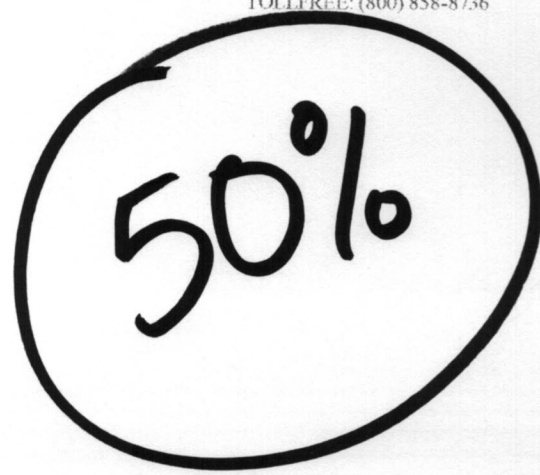
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October 28, 2015

Ivonne [REDACTED] /o Law Office of Kenneth H Dramer  
626 RXR Plaza West Tower  
6th floor  
Uniondale, NY 11556



**RE: Original Creditor: First National Bank Of Omaha**  
**Current Creditor: CACH, LLC**  
**Original Account Number: [REDACTED]**  
**Our Account Number: [REDACTED]**  
**Current Balance: \$889.02**

Dear Ivonne [REDACTED] /o Law Office of Kenneth H Dramer :

As you are aware, this office represents CACH, LLC, current creditor and owner of the above-referenced account. This letter is written to confirm your recent communication with this office. Our client has agreed to accept the sum of **\$444.51** in full, final and complete settlement of the entire balance due and owing on the subject account. The payment(s) are due in our office no later than 5:00 pm EDT on October 30, 2015.

If the agreed upon amount is not timely received in the form of good funds, the full balance of **\$889.02** plus any interest, charges, and/or attorneys' fees that are permitted by the terms of any agreement that you signed, or by law, will remain fully due and payable.

**AT THIS TIME, NO ATTORNEY WITH THIS FIRM HAS PERSONALLY REVIEWED THE PARTICULAR CIRCUMSTANCES OF YOUR ACCOUNT.**

**WE ARE NOT OBLIGATED TO RENEW THIS OFFER.**

This law firm does not engage in any reporting activities with any credit reporting agencies, credit bureaus or similar entities. At such time as this account has been fully settled or otherwise finally resolved, we will advise our client thereof and further advise them of their obligation to comply with all applicable credit reporting laws and regulations.

Sincerely,

Scherr & McClure, P.A.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THIS PURPOSE.**  
**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**