



Northland Group Inc.

A heritage of performance and innovation

Payment Address: P.O. Box 390846
Minneapolis MN 55439

NGI@northlandgroup.com Phone: 1(888)-287-5711 General Business Hours M-F 8 a.m. - 5 p.m. CT

MAR 20 2017

DRAMER LAW FIRM
626 RXR PLAZA
UNIONDALE NY 11556

50%

Northland Reference Number: [REDACTED]
Original Account#*****[REDACTED]
Original Creditor: Kohl's Dept. Stores/Capital One, N.A. CitiCorp
Account Balance:\$1217.01 Settlement: \$ 608.52

[REDACTED]
[REDACTED], ELMHURST, NY 11373

Dear DRAMER LAW FIRM,

Our office has received notification of your representation of [REDACTED].
Accordingly, all communications regarding this account will be directed to your
attention unless we determine that you no longer represent [REDACTED].

This letter confirms our agreement your client agreed to on MARCH 31 2017. The completion
of the scheduled payments below will resolve this account.

1 payment of \$608.52 due by 03/31/2017

Each payment must be received by the due date listed above. If your client skips a
payment or is late on a payment, we reserve the right to cancel the arrangement. Upon
full completion of the payment schedule, we will issue your client a letter stating
that the account has been resolved and is closed in our office.

Should you or your client have any questions regarding this account, please feel free
to call our toll-free number at 866 572 8956 EXT 1201.

Thank you,
ALICIA BAKER

Northland Group is a collection agency. We do not sue people and will not sue you on
this account. New York City Department of Consumer Affairs License Number: 1283580.

We are required by law to give you the following information: If a creditor or debt
collector receives a money judgment against you in court, state and federal laws may
prevent the following types of income from being taken to pay the debt:
1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance
(welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment
benefits; 6. Disability benefits; 7. Workers compensation benefits; 8. Public or
private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student
grants, and federal work study funds; and 11. Ninety percent of your wages or
salary earned in the last sixty days.

This is an attempt to collect a debt and any information obtained will be used for that purpose.