



Northland Group

A Division of Northland Financial Group, Inc.

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

JAN 26 2018

KENNETH H DRAMER
626 RXR PLAZA
Uniondale NY 11556

50%
6 PAYMENTS

Northland Reference #: [REDACTED]
Creditor: Kohl's Department Stores, Inc. Original Creditor: Chase Bank USA, N.A.
Original Account# [REDACTED]
Account Balance: \$1913.93
Settlement Offer: \$957.00

Settlement Arrangement Confirmation

Dear KENNETH H DRAMER,

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Accordingly, all communications regarding this account will be directed to your attention unless we determine that you no longer represent [REDACTED].

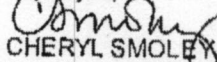
Thank you for reaching out to us. We appreciate your efforts and look forward to working with you in resolving this account. This letter is to confirm the settlement arrangement on the above referenced account that was agreed to on JANUARY 26, 2018.

6 payments of \$159.50 on the 5th of each month starting 02/05/2018

Each payment should be received by the due date(s) listed above. If your client skips or is late on a payment, we reserve the right to cancel the settlement arrangement. Upon completion of the payment schedule, a letter will be sent stating that the above referenced account has been resolved.

Should you or your client have any questions regarding this account, please feel free to call us at 866-572-8956. We look forward to hearing from you.

Thank you,


CHERYL SMOLEY

To view the account balance, set up payments, and communicate with us via e-mail, please visit www.payments2northland.com.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is sent to you by the Northland Group LLC, a debt collector and a member of ACA international